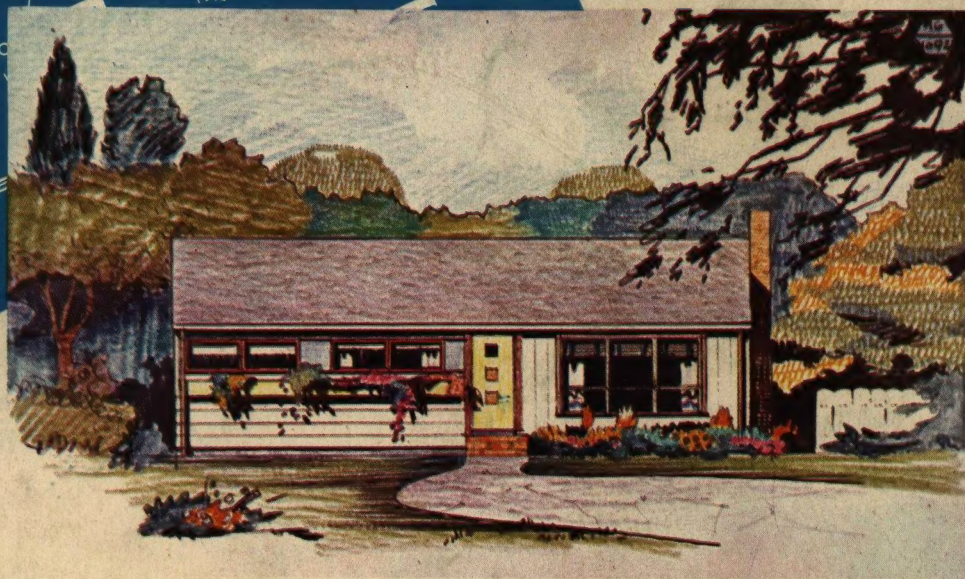
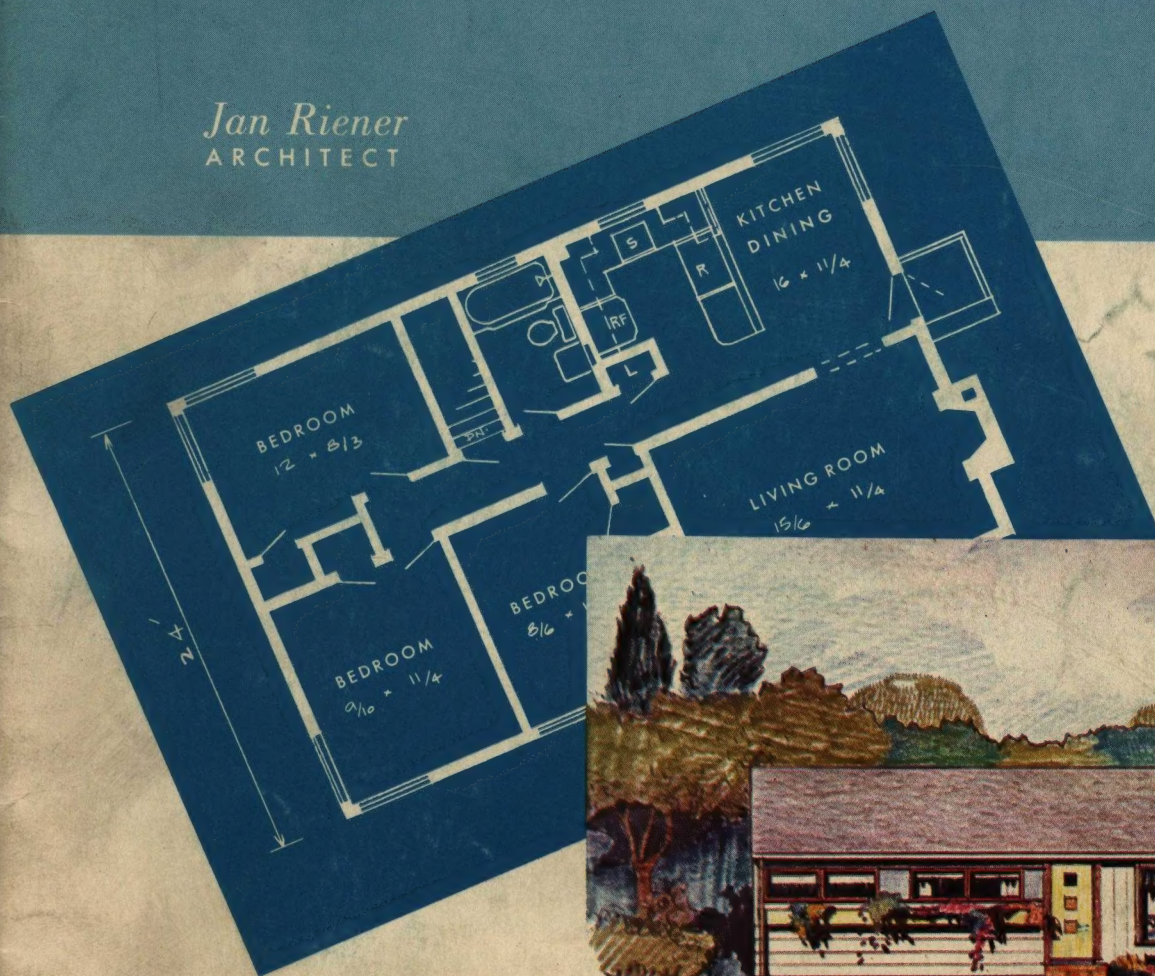


# 44 REALISTIC HOMES

*Jan Riener*  
ARCHITECT



designed for **VA & FHA** approval



# FOREWORD

The reader may be interested in knowing why I have selected the title **REALISTIC HOMES** for my designs. Actually, there are four reasons.

First of all, the size of the houses shown in this volume is gauged to a realistic appraisal of the financial possibilities of the average home owner. From official surveys it is clear that the greatest number of 3-bedroom houses today are about 1,000 sq. ft. in floor area. Therefore the majority of designs which follow fall into this category.

Secondly, from the builder's point of view, all plans here shown are designed to achieve utmost simplicity (i.e., maximum economy) in construction. Floor joists are of stock length to be framed over rectangular basements with girders centrally located—all to achieve supreme structural economy and speed of construction. Of course, current VA, FHA, and building code regulations are observed.

Thirdly, as I am aiming to appeal to "average" taste, I have tried to avoid extremes, both in the traditional and the modern sense. Traditional style with its small windows seems tragically out of date, while modern style with its "open plan" and large glass areas is too costly. Therefore, designs printed here show stock windows and exterior finishes readily available in lumber yards.

Finally, I have avoided the all too common sales gimmick called "corner-view". The "artistic presentation" is used by shrewd advertisers to make a small house appear much larger than it really is. This is done by drawing the corner walls not in true perspective but in conveniently distorted—and therefore wholly unrealistic—proportion. The front elevations printed on the following pages are in true scale and will save the home builder bitter disappointment when he eventually compares his house "as built" against "as advertised".

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# 44 REALISTIC HOMES

*designed by* JAN REINER ARCHITECT

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# Architectural Trends

By JAN REINER

The wish to own one's own house expresses a basic human drive. To most people a new house means improvement of living conditions; it means more space to move around—indoors and outdoors, more closet space to store more belongings. A new house frequently means moving into a more desirable neighborhood with garden and play spaces, away from noisy and dangerous traffic. Not infrequently, a new house means getting away from a tense local or family situation or a difficult landlord. And, costwise, carrying charges for a new house may not be any more expensive than renting the old apartment.

But there is another reason: it is the nesting drive. It energizes our basic need for a secure and comfortable shelter. In women in particular this need has been cultivated since their early childhood. All children "play house". The doll house later changes in a "dream house" and finally becomes the "real house". Thus the design and decoration of the real house may have its roots in the toy house of 20 or 30 years ago. Of course, there are many other factors which influence the house: size of family, type of neighborhood, slope of land, sun orientation and view, and, last but not least, the pocket book.

The past 100 years of house design show definite trends toward an entirely different concept of living and building. Basically speaking, these trends can be summed up under five points:

1. Home ownership is no longer conceived as a luxury for a wealthy minority, but is recognized as a necessity for the majority. This trend is offi-

cially endorsed by various forms of legislation and tax benefits. The transition from "big money" to "budget" is still in process, and as the building industries undergo more extensive mechanization the low cost trend will become even more obvious.

2. There is a trend away from large rooms with high ceilings and little or no mechanical equipment, toward smaller rooms with lower ceilings but equipped with a variety of labor-saving devices. One may say that the house of yesterday was a collection of several rooms equipped with a few facilities, while the house of today is a cluster of rooms "enriched" by an array of facilities. The contrast between the kitchen of yesterday and the kitchen of today highlights this development.

3. There is a trend away from conventional, "formal" planning toward functional planning. This means that informed buyers are looking for things like cross-ventilation, efficient closet space and logical orientation of the house, rather than for exterior decoration reminiscent of a bygone style. The majority of home magazines have already begun to feature modern homes and interiors, in place of traditional homes.

4. Because of the ever-increasing technical "know-how", we are witnessing a transition from a house conceived as individually built of heavy timber or masonry toward a light weight, fireproof, massproduced shelter. Various new materials for interior and exterior finishes allow us to build or assemble houses more cheaply, quickly and safely than was possible a generation ago.



5. As a consequence of many technical discoveries, we are witnessing a transition of the building industry itself. Twenty-five years ago, the industry was composed of many small builders who built about a dozen or fewer houses per year, and who usually operated from their homes because their work was primarily handcraft which did not require expensive machinery or a special administrative staff. Today we are witnessing a trend away from the thousands of small builders toward a few large-scale developers who build houses by the hundreds, if not thousands.

### NEW DESIGNS DERIVE FROM DEEP ROOTS

All these new concepts of living and building derive from much deeper roots than may appear from the foregoing outline. The roots may be found in analyzing two questions: (A) How has the family structure changed during the past hundred years? (B) How has the new technical know-how transformed the real estate market?

(A) The 18th century household was a social and productive center—somewhat like a farmhouse in less industrialized countries today. Cloth was woven, clothing was sewn, utensils and furniture were made at home—probably in the kitchen, which was the only permanently heated room in the house. In the 19th century a change began when an increase in population encouraged specialization in crafts. Later on this trend was intensified and combined with industrial production emanating from specially built shops and factories. Farm population began to flock to the rapidly growing cities where livelihood seemed easier and where the loneliness of a small village was to be replaced by gregarious city life.

In the past food, clothing, home furnishings were made at home, but today one can buy all these items ready-made more cheaply. Also, in the past family fun, sorrows and education evolved around the fireplace hearth, while today all these are relegated to specialized places away from home. Most 20th century wage-earners work outside their homes. In fact, lucky are those who find work within walking distance in their towns. Most people commute to work. Commuting time is time taken away from home-life. From these few observations, one can see why architects today design homes quite unlike those of a generation ago.

(B) Until recent times the only power which was used in the construction of buildings was that of human and animal muscles. The use of mechanical equipment is something relatively new. Those who have studied the history of man's mastery of nature know about the transition from handcraft to machinery powered by steam, electricity, atomic power and eventually, solar energy. We read about automatic machines which perform almost without human participation. This is already true in the automobile industry, and, in the future, may become a reality in house production. At present, the majority of house components are mass-produced. Of course, this is not entirely new because items like hardware, appliances and fixtures have been mass-produced for many years. But what is new are the many synthetic materials (plywood, laminated plastics, paints, etc.) and the array of automatic tools (saws, cutters, excavators, etc.) at the disposal of the builders. They all make homebuilding quicker and cheaper.

### REALISTIC HOMES

The plans shown in this volume were designed to satisfy the needs of individual builders and individual families. As many home builders seek government assistance in financing their homes, the designs which follow were prepared to meet and exceed FHA-VA specifications. It is needless to add that blueprints prepared to meet government specifications are well within the scope of approval of individual lending institutions. To be sure, small adjustments, such as the depth of footings to suit various localities may sometimes be needed, but, on the whole, the type of windows, doors, exterior and interior finishes, and appliance shown on these plans are of stock sizes and standard makes readily available throughout the country.

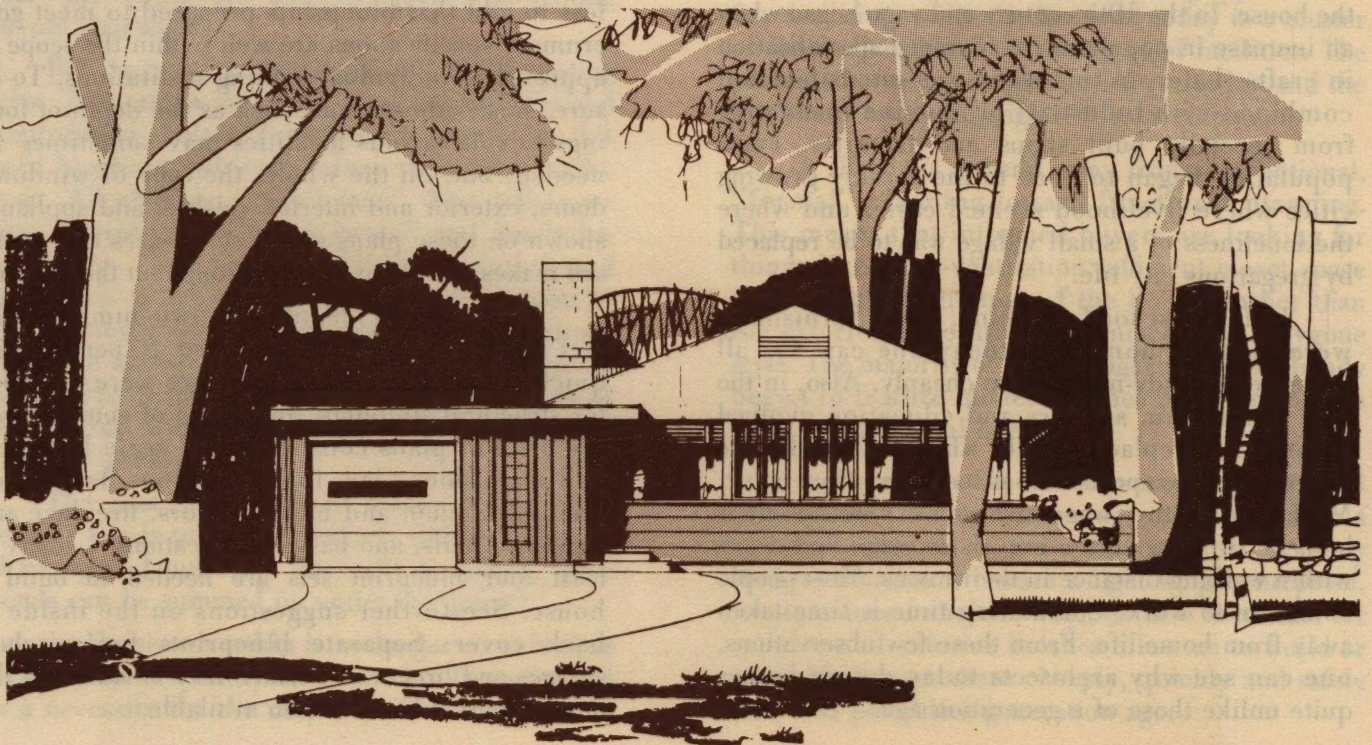
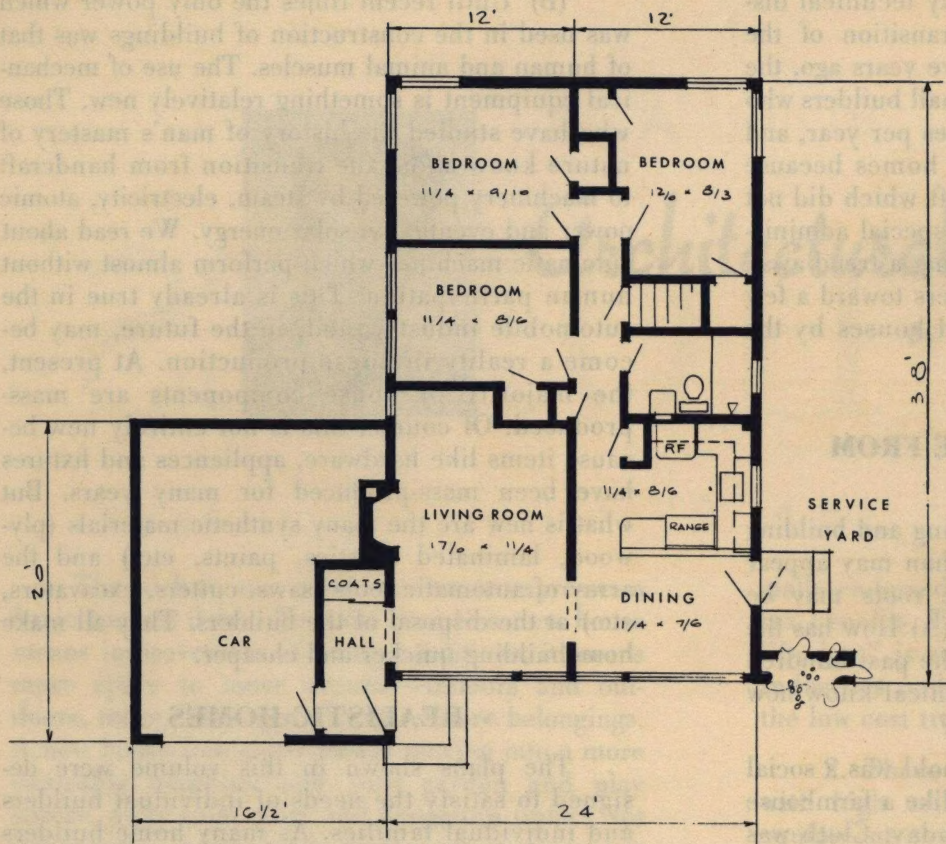
Each home is identified by two numbers. The first number is the floor area in sq. ft. permitting a quick estimate of cost. All houses were designed for structural simplicity and speed of construction. Each set of plans consists of  $\frac{1}{4}$ " scale basement and main floor plan, four elevations, large-scale section, kitchen and bath interiors, fireplace and framing details, and basic specifications. Usually at least four blueprint sets are needed to build a house. See further suggestions on the inside of back cover. Separate blueprints for porches, garages and breezeways which may be added to the houses here shown are also available.



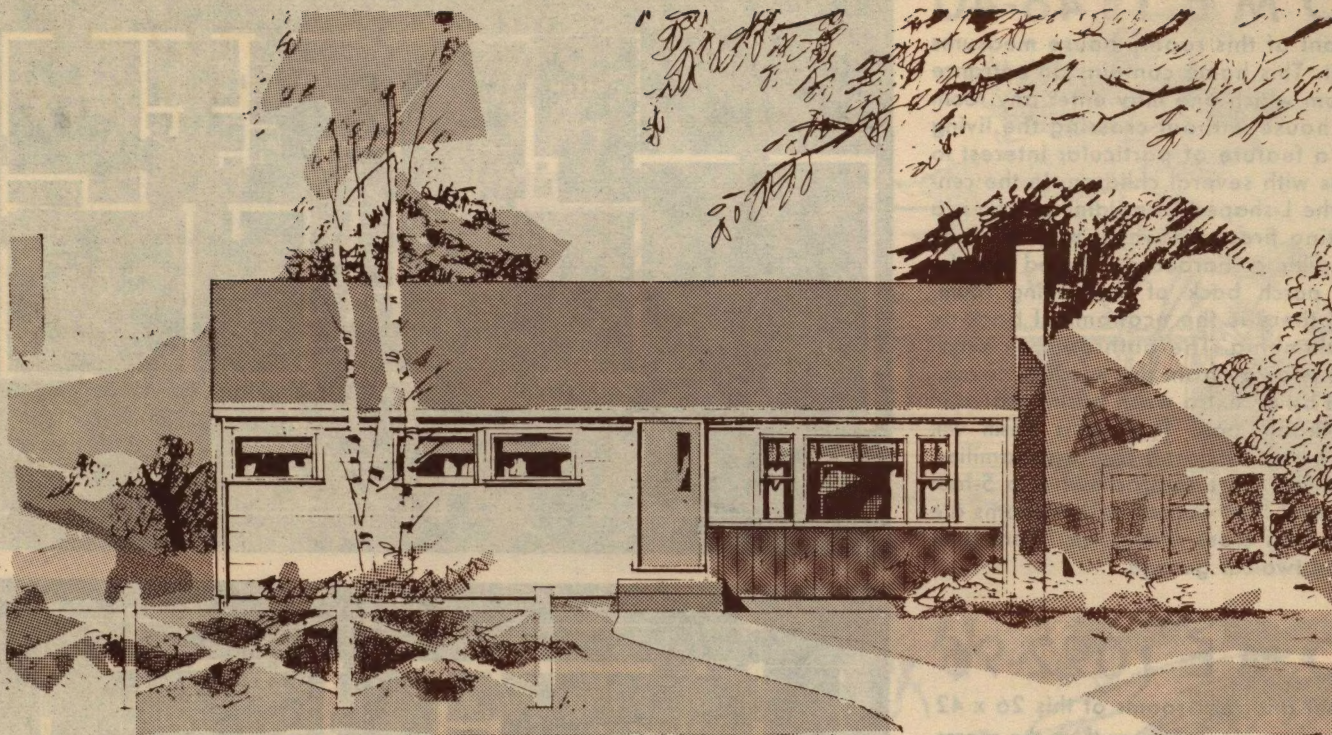
# HOME 912-106

The one-story homes — or "ranches" as they are now called — shown on pages 1 through 11 are related to each other because they all encompass spacious living-dining areas, U-shaped kitchens, back-to-back plumbing, three bedrooms, and full basements. The homemaker will appreciate the easy connection between the kitchen, the bath and all bedrooms; she can reach any of the three rooms without crossing the living room.

In this 24 x 38 home, the entrance hall is handy to the garage and the living room; the U-shaped kitchen counter is combined with the dining area. The roof over the living-dining areas may either be flat or constructed to allow the now popular "cathedral" ceiling. There is a full basement under this 912 sq. ft. house.



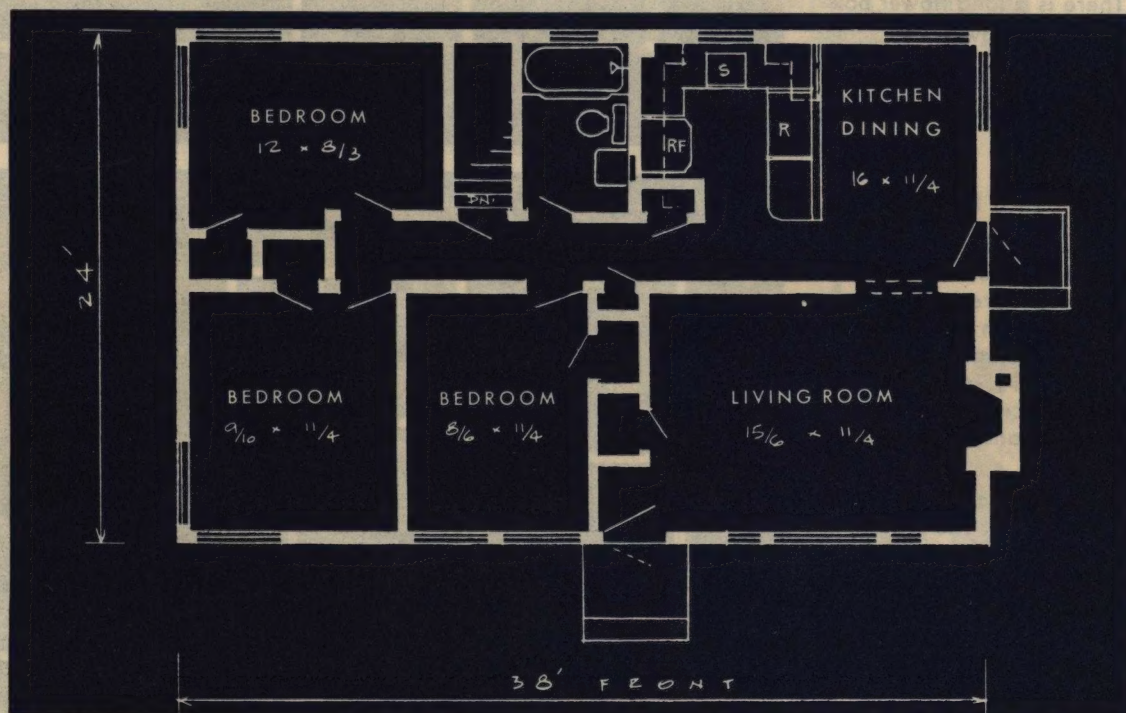




## HOME 912-81

This 24 x 38 house exceeds only slightly the current VA-FHA minimum property requirements and yet it encompasses many structural economies and planning conveniences. There is back-to-back plumbing, fireplace and boiler flues grouped into one stack, and an efficient use of living and storage spaces.

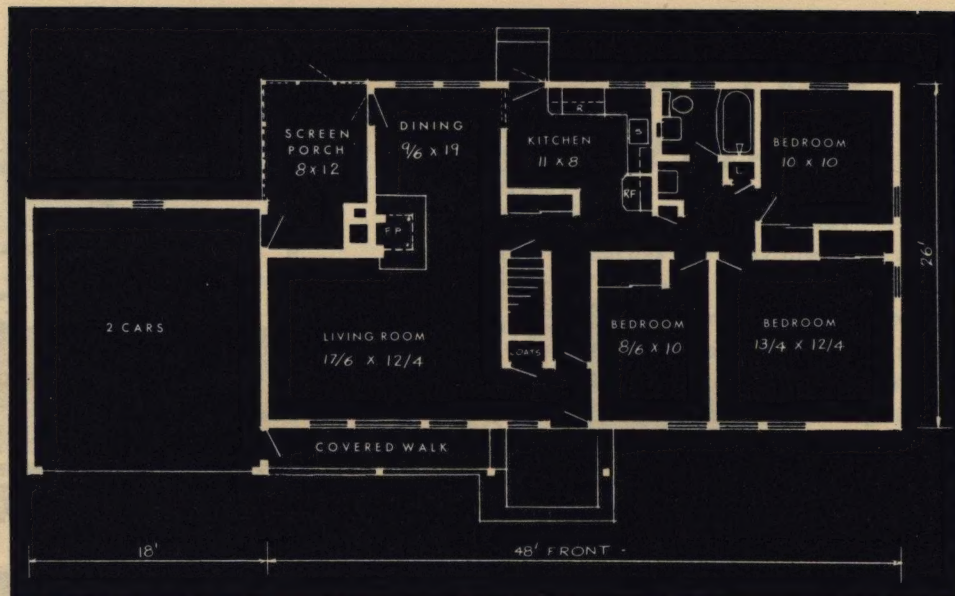
The exterior shows a picture window for the living room and horizontal, outswinging strip windows for the bedrooms. The projecting eave of the low-pitched roof accentuates the horizontality of this home. The plan of this 912 square foot house is a rectangle 24 feet deep, suited for floor framing using stock 2" x 8" joists 12 feet long.





## HOME 1148-40

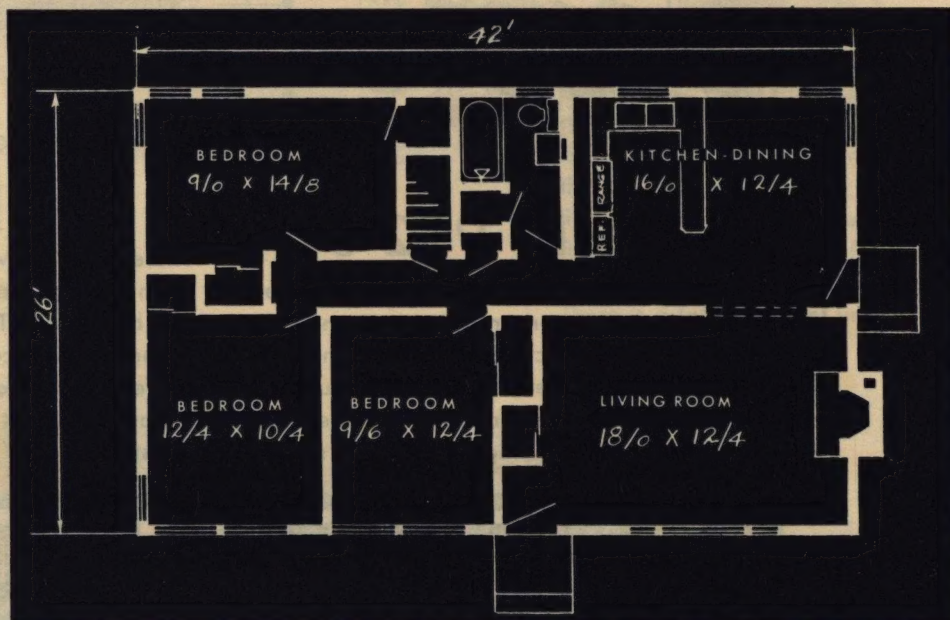
The front of this roomy house measures 66 feet. This home contains an entrance hall from which one may enter any room in the house without crossing the living room, a feature of particular interest to families with several children. In the center of the L-shaped living-dining area is a projecting fireplace which may be combined with a barbecue located on the screen porch back of the dining room. Again, there is the economical back-to-back plumbing. The bathroom, in which the tub is away from the window, is augmented by an extra wash basin located in the bedroom hall. This extra basin will surely be appreciated by large families. Each of the three bedrooms has a 5-foot closet, and the two corner bedrooms are designed for cross-ventilation. There is an attached two-car garage.



## HOME 1092-96

The front and rear rooms of this 26 x 42 home are one foot deeper than the rooms in the preceding plans. The low-pitched roof has a wider eave projection over both the front door and the large living-room windows to protect them from sun and rain. There are also sizeable "picture windows" in both front bedrooms. The exterior of the house is treated with vertical V-joint 1" x 8" redwood, with corner boards and millwork painted white for added interest. There is a long flower box under the living room windows.

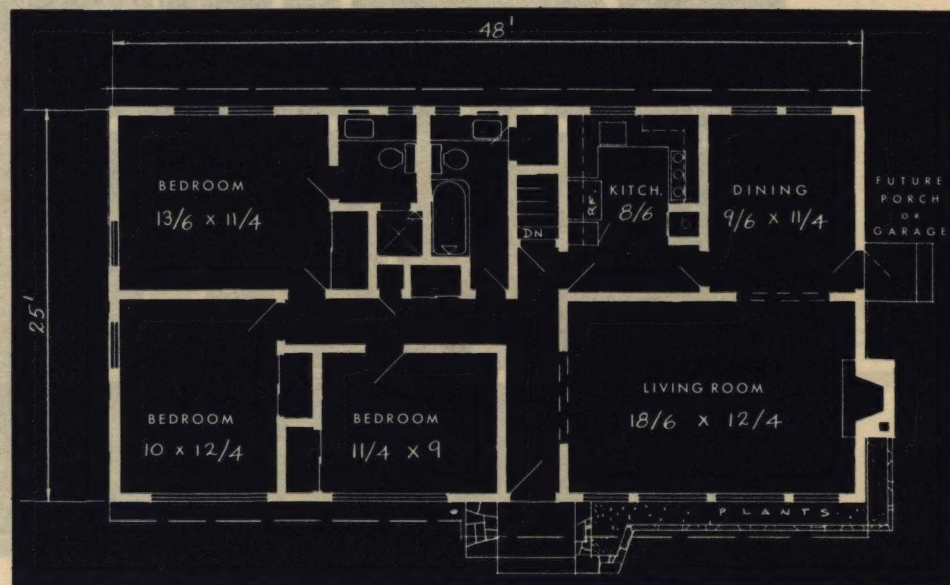
A breezeway and a garage may be attached at the fireplace end of the house.



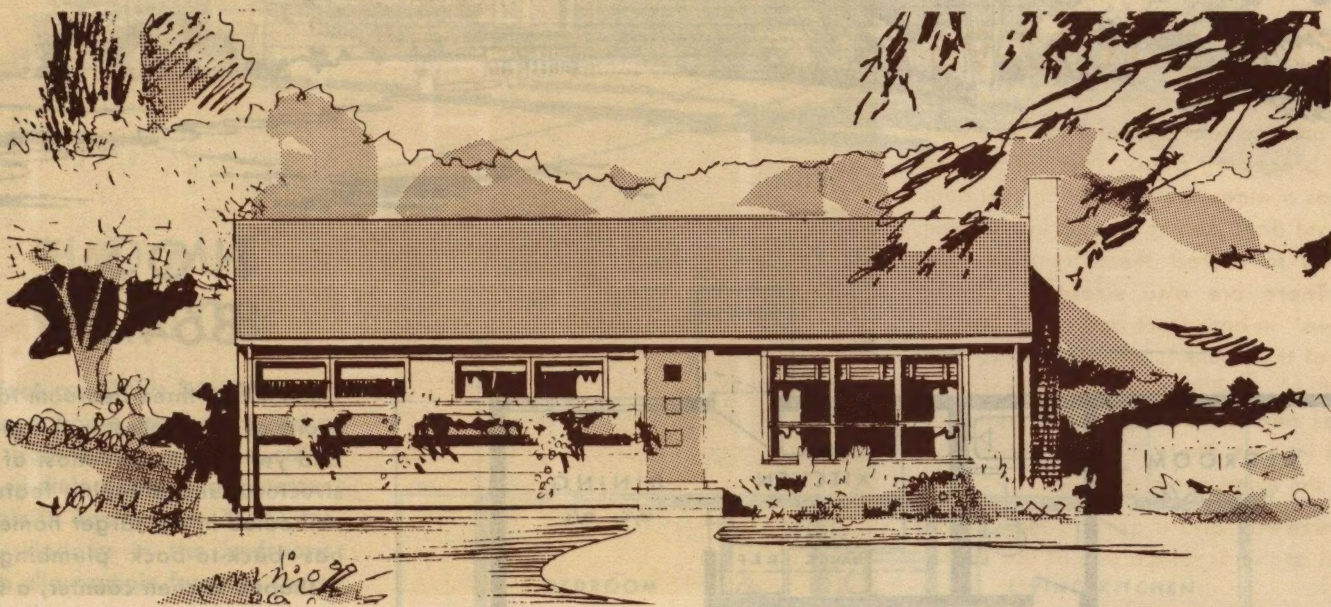
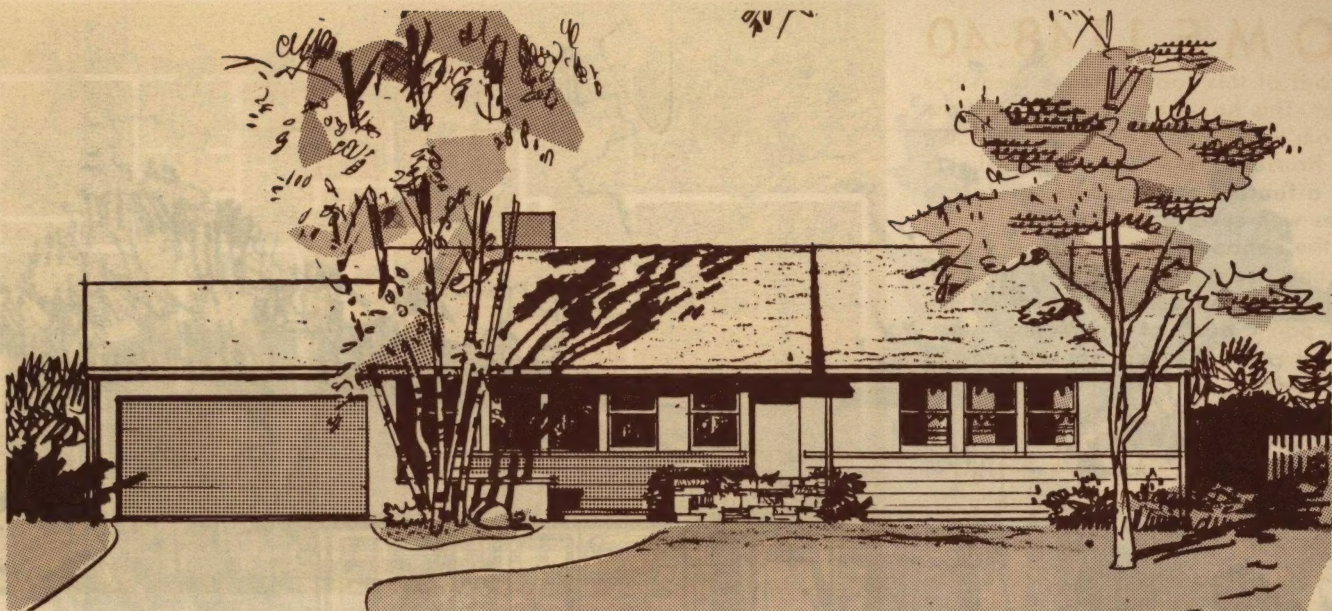
## HOME 1200-98

This 25 x 48 three-bedroom and two-bath ranch encompasses a number of desirable features. For example, there is the separate entrance hall from which one may enter the living room or any other room in the house. The 8'-6" x 11'-4" U-shaped kitchen has ample space for a built-in oven, a separate range, and a generously sized work counter.

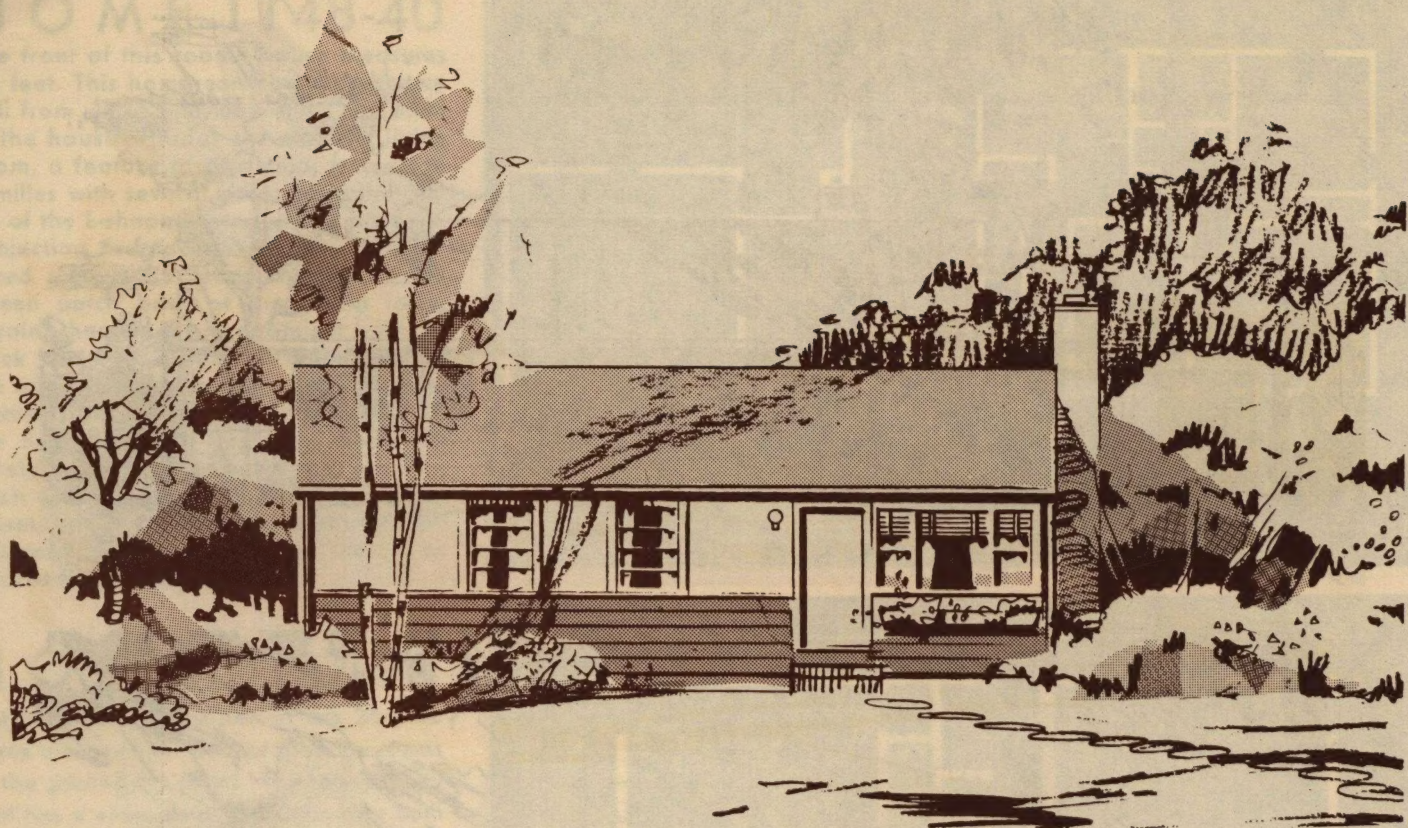
The basement stairway is located near the kitchen and the living room. The L-shaped living-dining room has a large glass area toward the street. There is a built-up flower bed under this large window. The front bedrooms have out-swinging horizontal strip windows — the two corner bedrooms have cross-ventilation. There is a full basement under this house.



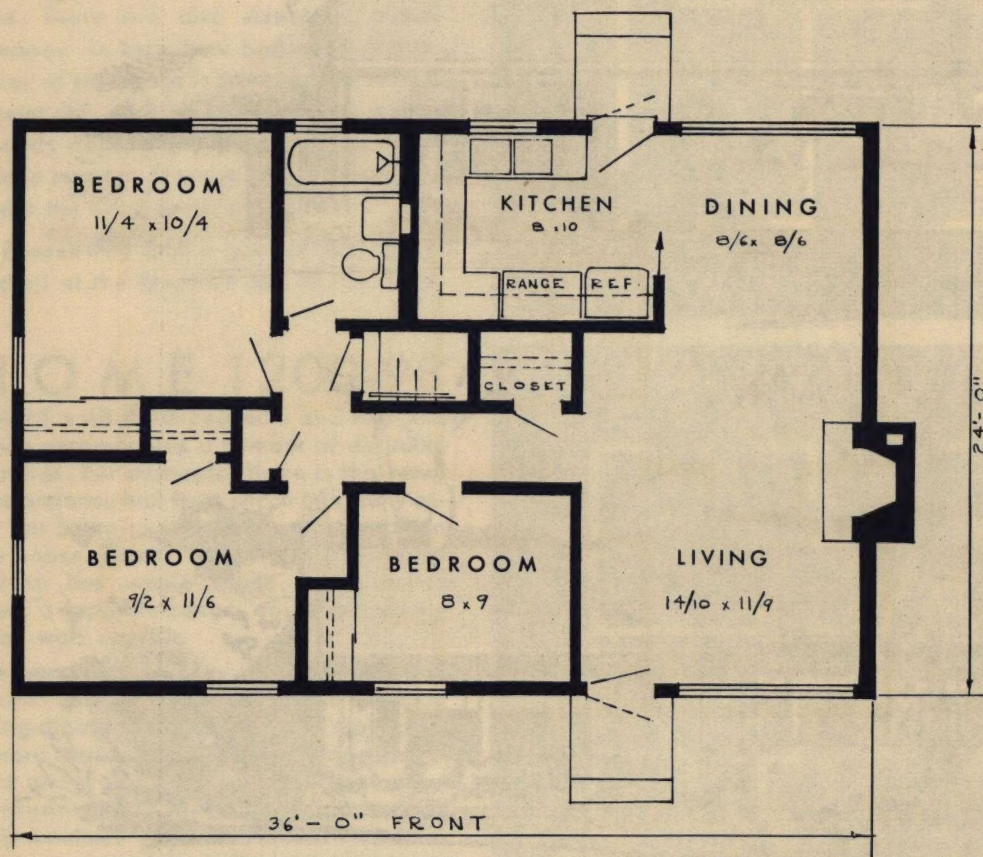








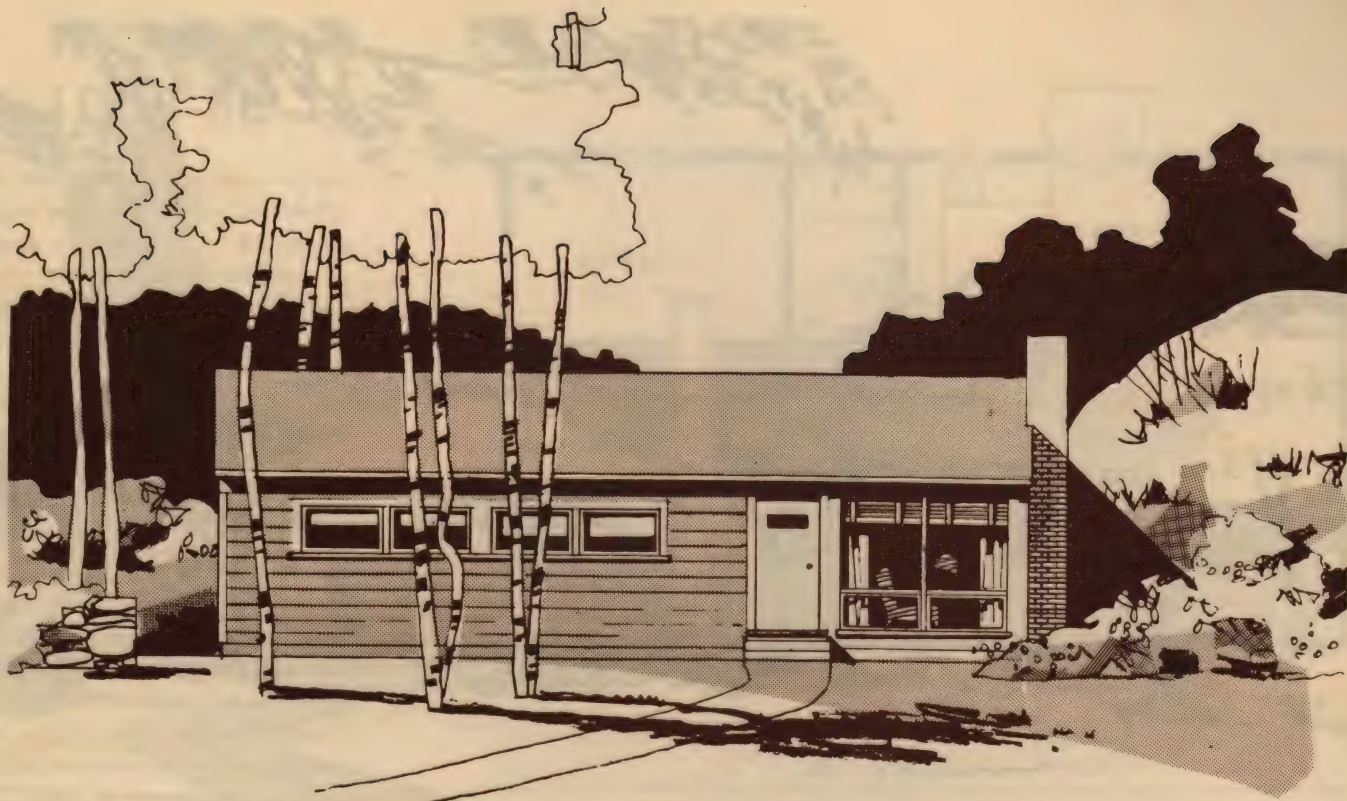
## HOME 864-28



This 24 x 36 three-bedroom ranch is one of the smallest in this group and yet it embraces most of the structural and planning features embodied in the larger homes: it has back-to-back plumbing, a U-shaped kitchen counter, a spacious living-dining area, and a generous closet in each bedroom. There is a full basement under this 864 sq. ft. house. The depth of the house is again 24 feet, suited for 12 foot long floor joists.

The horizontality of this home is accentuated by the projecting eaves and the redwood clapboards underlining the window sills. Breezeway and garage may be added at the fireplace end of the house, in which case the service door should be relocated to lead into the breezeway and thus provide a dry connection between the house and garage.

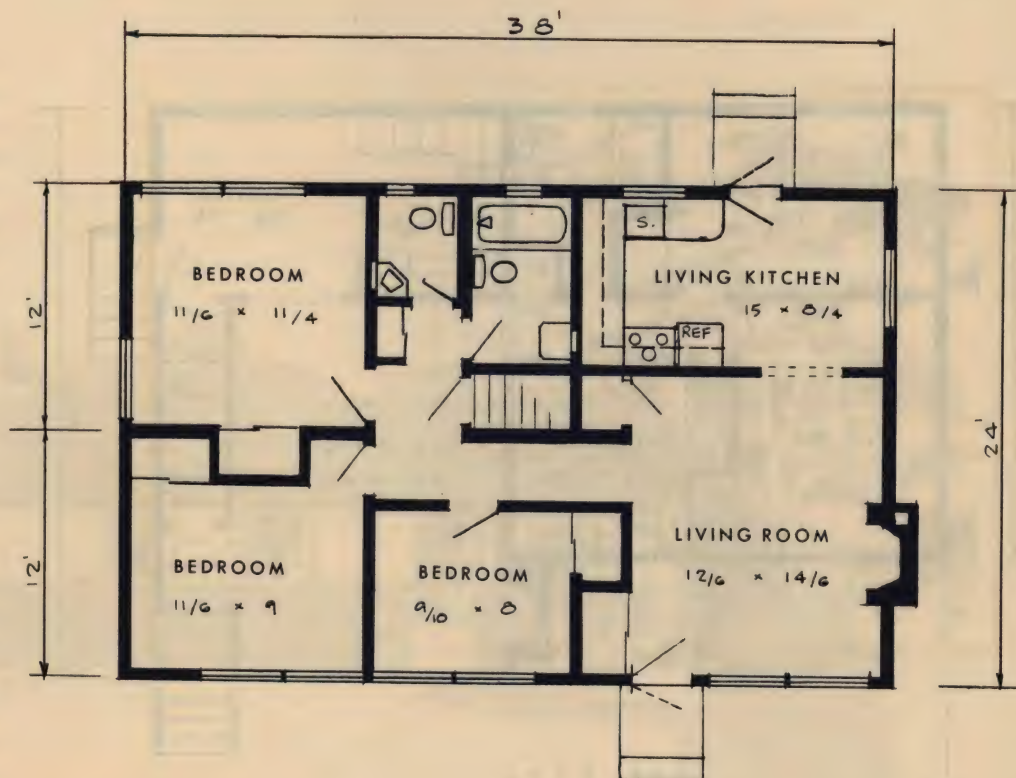




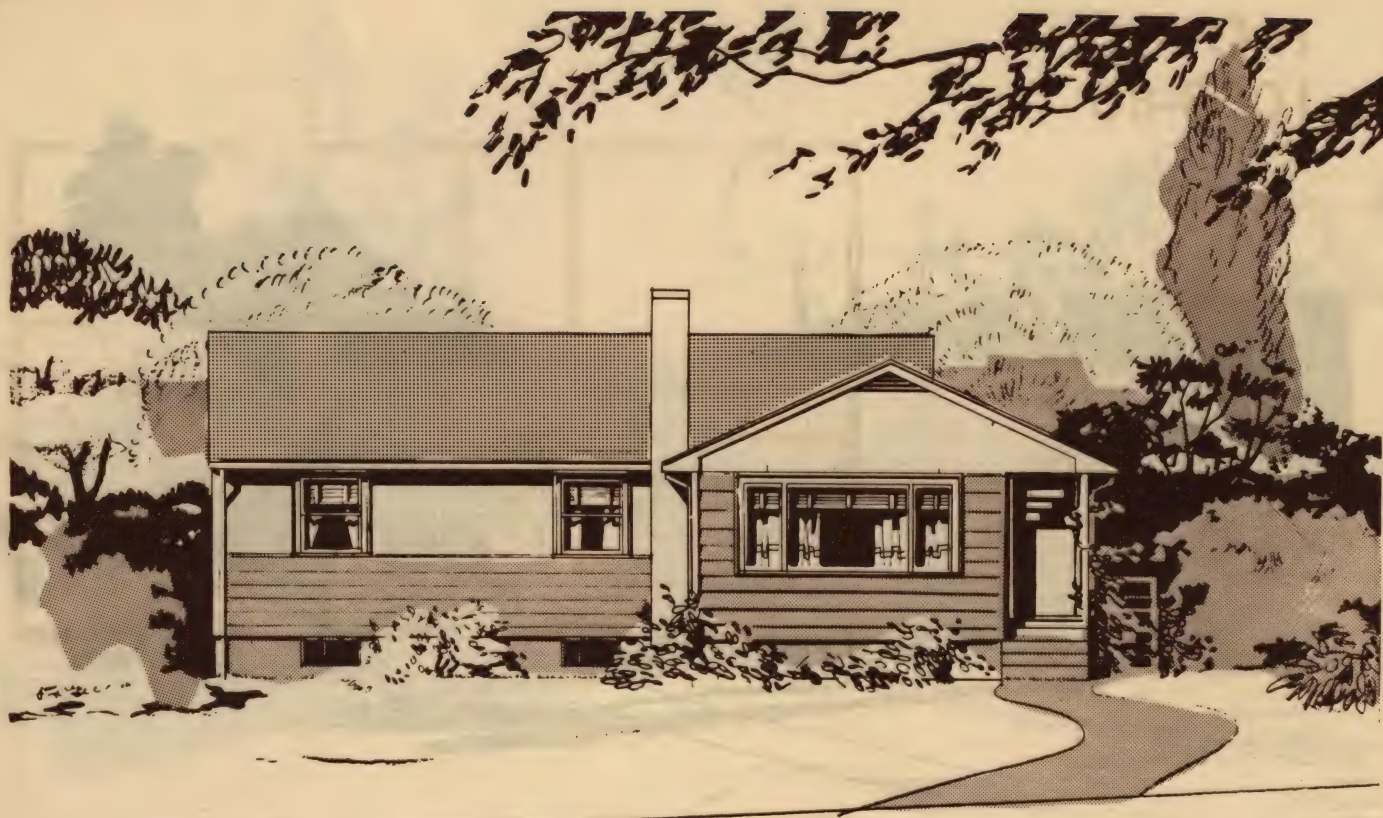
## HOME 912-108

The features of this 24 x 38 three-bedroom house are the one and a half bathrooms, a good sized kitchen-dining area and generous closets in each room. There are strip windows in the bedrooms which allow ample furniture space under them.

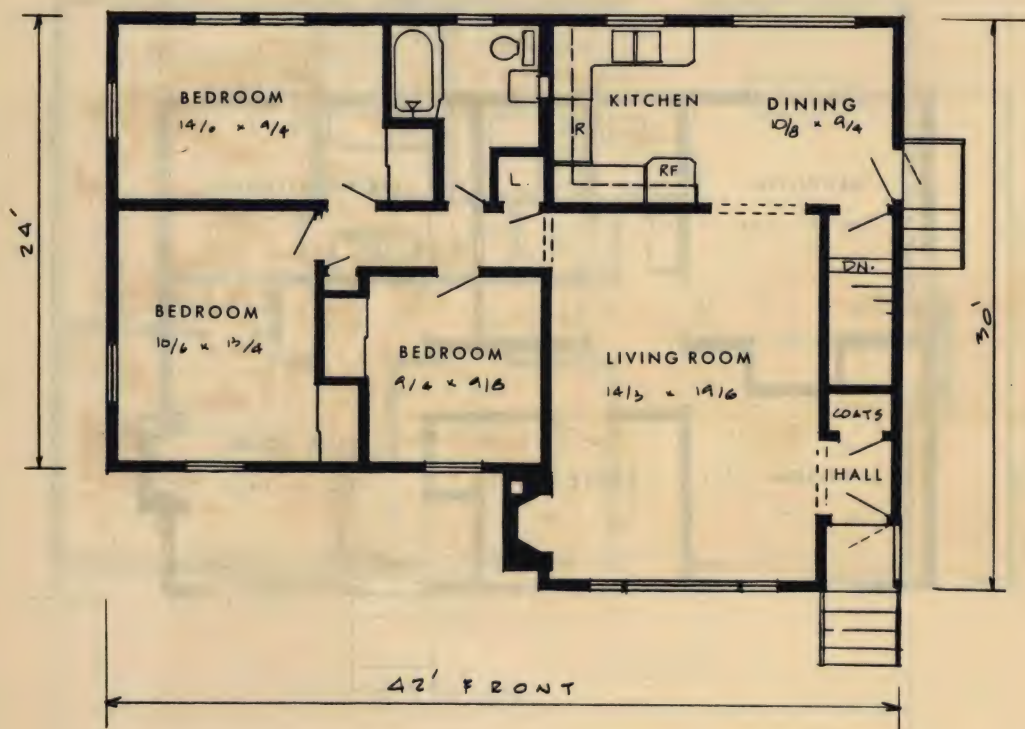
The living room window extends from floor to ceiling and gives this 14'-6" x 12'-6" room a feeling of greater spaciousness. There is a 5-foot arch between the living room and the dining area. The service entrance may also be used as the terrace door. The roof pitch is 5 to 12 and the exterior finish is painted clapboard. There is a full basement under this 912 sq. ft. home. There is, of course, a bulkhead wide enough to move in garden furniture and other bulky objects.







## HOME 1115-82



The 18-foot "living kitchen", which has ample light and cross-ventilation, is connected with the living room by a 5-foot arch. This 30 x 24 house has the additional advantage of back-to-back plumbing. Its bathroom is so designed that the tub is away from the window, a feature preferred by many homeowners.

There is a covered stoop leading to the entrance hall. The fireplace is located near the front corner of the living room away from the room traffic. The service door and the door to the basement are adjacent.

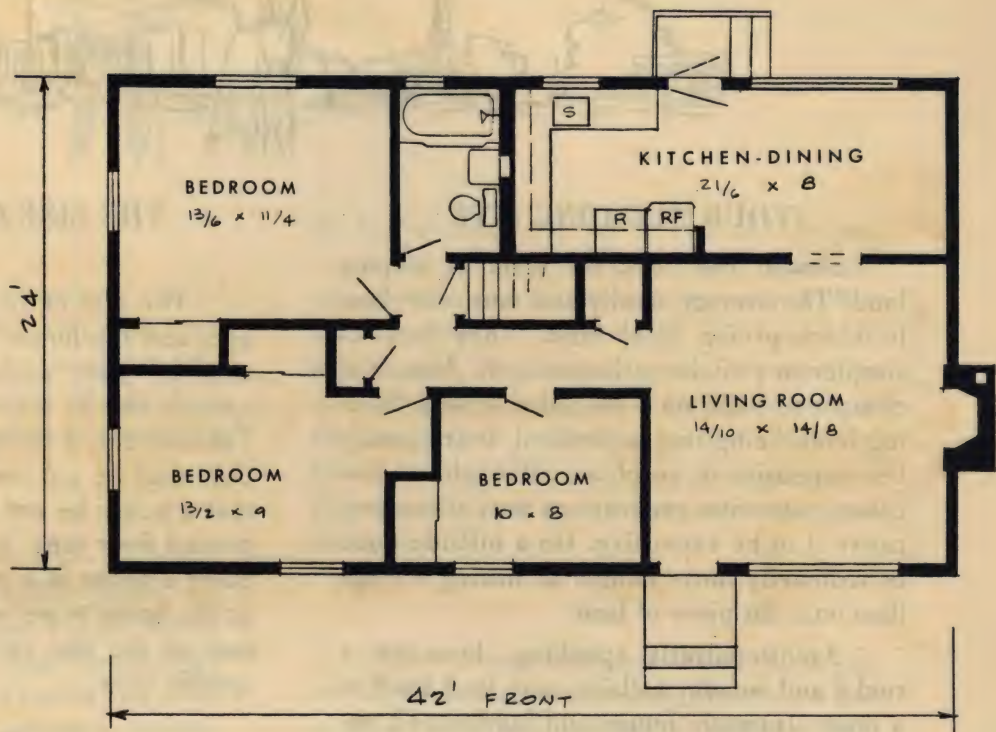
The L-shaped plan and the extra roof gable make the construction of this house costlier.



# HOME 1008-86

This three-bedroom ranch is an enlarged version of home #864-28, shown on page 8. All rooms have now been increased in length and the U-shaped kitchen counter has been combined with the dining area into a 21 foot long "living kitchen". There are sizeable picture windows in the dining room and living room, which are connected by a 4-foot wide arch.

The double hung windows in this house are of stock type. The exterior is treated with striated waterproof plywood and horizontal clapboards under the windows. The horizontality of this house is further accentuated by the projecting eave. A breezeway and a garage may be added at the fire-place end of this house.







## YOUR BUILDING SITE

Should you look for level or sloping land? The average family and most merchant builders prefer level land. They find it simpler to visualize a house on it. Also, it is cheaper to build on a flat piece of land. Sloping land, being less in demand, is frequently less expensive to purchase, although in some cases, extensive excavations may ultimately prove it to be expensive. On a hillside there is ordinarily more danger of hitting a ledge than on a flat piece of land.

Architecturally speaking, however, a rocky and woody hillside may lend itself to a more dramatic house and landscaped terracing around it. A structure on or near a hill usually commands a more interesting view, receives more sun, but also is more exposed to winds—sometimes cold, strong winds. Therefore, the floor plan and the landscaping must anticipate and respond to the orientation and the climate of a particular locality.

If the slope of land is gentle, say 4 feet in 25 such land will lend itself for a split-level house. But if the grade drops as much as 8 feet in 25, the land calls for a two-story house, with one side two stories high, the other side with only one story above grade. Costwise, a split-level house is cheaper to build than a two-story dwelling with its extensive excavations, retaining walls, and terracing. A two-story hillside home sometimes entails a complicated approach to entrance door, kitchen door and garage, and practically always requires more pavement. In some areas, snow and rain may become a real problem.

## THE SIZE OF YOUR LAND

The size of your land, the street frontage, and the house size are determined, not only by your wishes and budget, but frequently also by a zoning ordinance or a deed. For instance, a zoning ordinance may require that a lot be not less than 20,000 sq. ft., or that a house be not less than 1,200 sq. ft. of ground floor area. A deed restriction may require a house of a certain architectural style, or the house to be located in a particular portion of the site in order not to obstruct a specific view.

There are other limitations on a building site about which you will want to know before buying it. There are the setbacks, for instance. The street setback, or the front yard as it is now called, is ordinarily established by the building department, and varies between 15 and 45 feet, while the side yard varies between 6 and 20 feet, depending upon the neighborhood. An easement and a right-of-way are other limitations which may be imposed upon private land. In essence, they both mean that, while the land is yours, a neighbor may have the right to use a portion of it as a road, a power company to run its wires over it, or the water department to put sewers under it. In the long run, it is best for a buyer to have his land free from all encumbrances, except the setbacks, of course, because they are also his protection against an intruding neighbor.





## BUYING THE LAND

Ordinarily, a family spends weeks of time and gallons of gasoline looking for land. By the time the search is completed, the family feels that the job is done and tends to be rather casual in the actual purchase of the land.

If you wish to avoid possible surprises, combined with eventual sleepless nights and financial disappointments, you will do well to take a glimpse behind the legal terminology of buying and selling. Most banks and lending institutions distribute pamphlets containing non-technical explanations of words like mortgage, lien, and bond, and give you a step-by-step account of what takes place in connection with property buying.

Real estate buying and selling is a two-step transaction with several weeks elapsing between the initial agreement and the final receipt of a notarized deed. The first step is the real estate agreement. It is a framework of reference establishing rights and obligations of a seller and a buyer in connection with a specific piece of property. Any such agreement in order to be valid must be in writing.

The first payment may be paid either to the seller or left in escrow. Depending upon the amount of money and personalities involved, an escrow deposit is preferable for

the buyer because it can avoid delays in case the seller is not the legal owner. After the deposit is made, the buyer's lawyer will start the title search. (Incidentally, if a bank loan is requested, the bank lawyer will proceed on an independent title search for the benefit of the bank only.) The purpose of the title search is the identification of the legal owner and the establishment of encumbrances on the land.

There are various legal terms which you are likely to hear at this time. Here are a few of them: homestead claim, possession, title and title insurance, dower and curtesy, tenure and tenancy. They all reflect the various legal nuances in property rights and in the ultimate control of property by owners, heirs and creditors.

The second step is usually the closing transaction. It is called the passing of papers and it usually takes place in the office of the bank lawyer. But just before it takes place a last-minute title search is made by the lawyers. At the passing of the papers the bank loan is granted to the applicant, who then passes it on to the seller with his own money. The seller then furnishes and places federal revenue stamps on the deed and hands it to the buyer. All that the buyer now has to do is to have the sale registered in his name at the registry of deeds. He then receives a certificate from the Land Court and becomes the happy owner of the land.

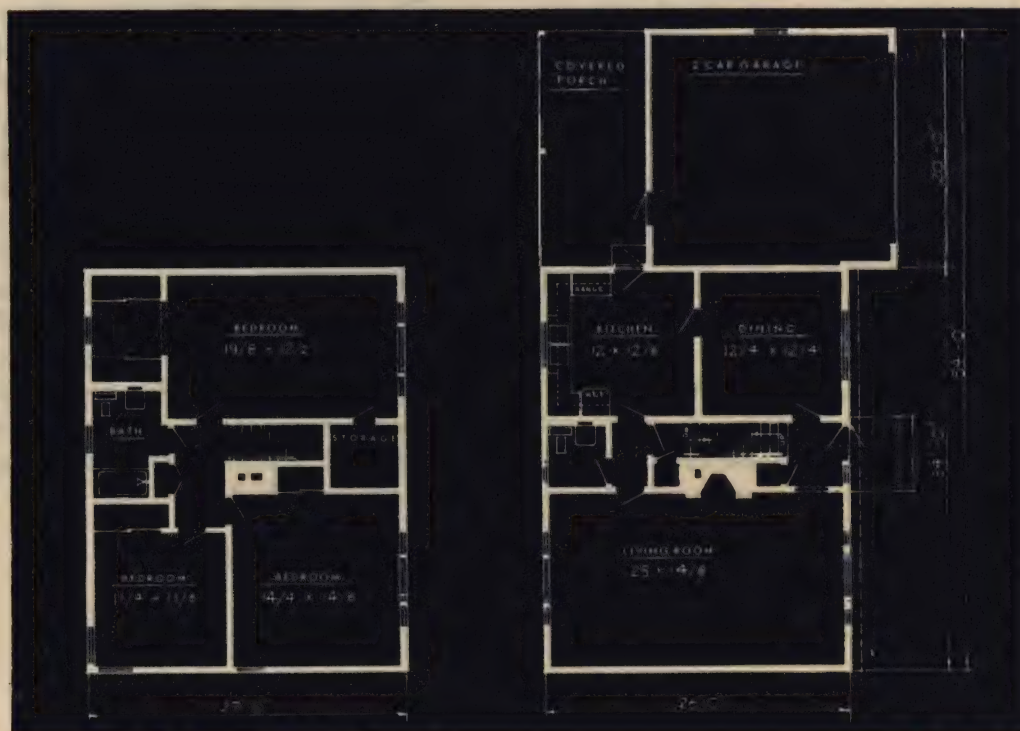




## HOME 884-112

This 26 x 34 two-story house is a streamlined version of the old garrison house. It consists of a 25 x 14 living room with two picture windows to assure good light and ample cross-ventilation. The remainder of the first floor is taken up by the dining room, the kitchen, a half bath, and stairs leading up and down. The upstairs consists

of a spacious master bedroom with a separate dressing-room-wardrobe combination, two children's rooms and a bath. On the street side, the second story projects 12 inches over the living room and dining room windows, shielding them from sun and rain. There is a two-car garage with a covered porch attached to the house.





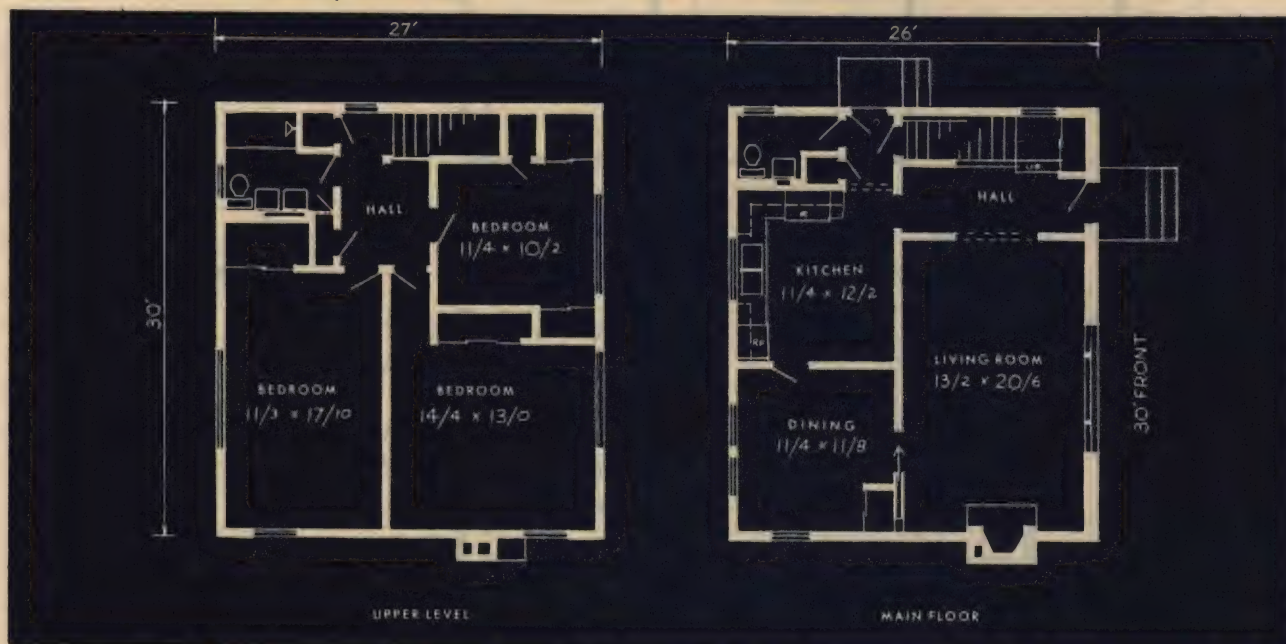


This two-story home is again a modernized version of the garrison-type house in which the second-floor bedrooms extend over the first floor. The first floor has a 20'-6" x 13'-2" living room accessible from a spacious entrance hall. There is a large kitchen with a 6 x 6 breakfast corner. The dining room has a three-foot closet which allows the room to double as a bedroom. There is a half bath downstairs, with a full

bath and three bedrooms upstairs. The plumbing is back-to-back, and the two baths are located over each other to save on plumbing costs.

The ground floor is treated with brick veneer, while the upper story is covered with horizontal siding. A garage may be added along the stairway wall. There is a full basement under this 26 x 30 house.

## HOME 780-95





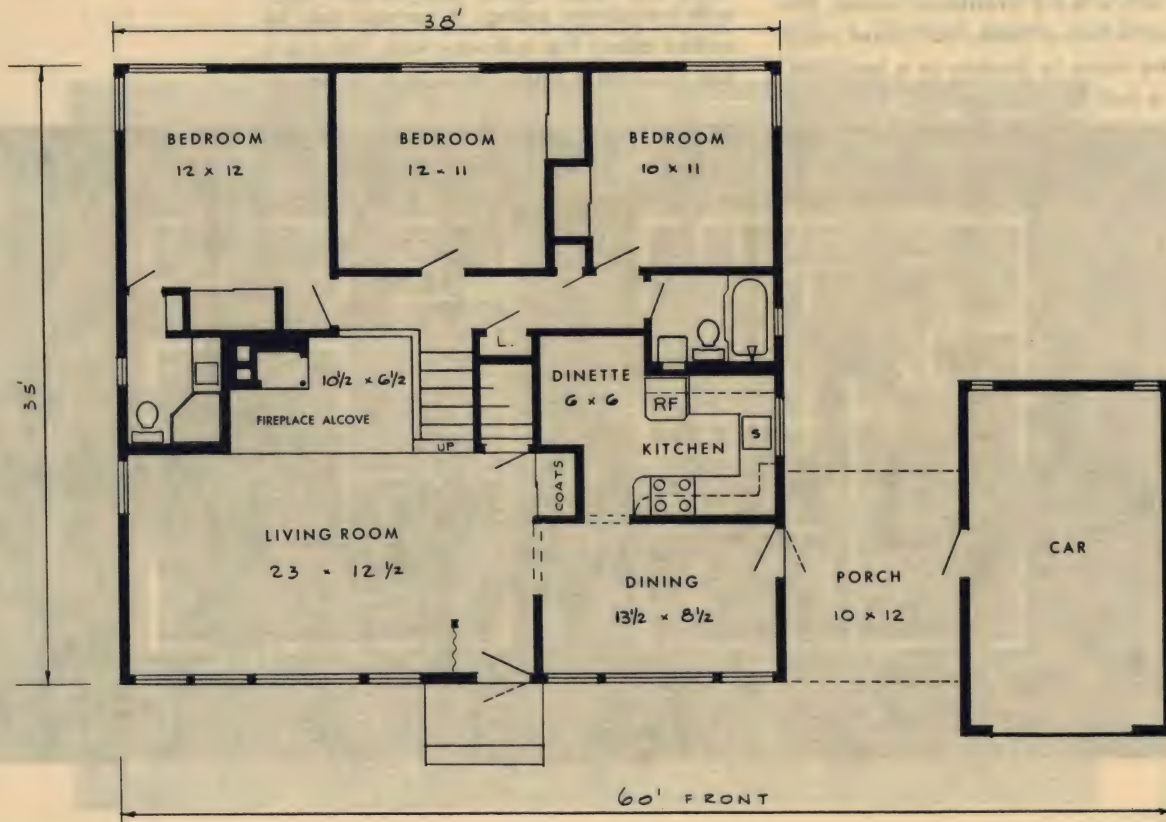


## HOME 1330-121

This is a 38 x 35 three bedroom split-level house. Its 60 ft. front gives the appearance of a large ranch house because its three bedrooms and the two baths are located on the back of the house (on mezzanine). The generously sized living room is enlarged by the following features: the flagstone paved alcove with a corner fireplace, the open stairway leading to the mezzanine corridor, and the 4 ft. wide arch to the dining room. Thus, the

"optical" size of the living room is 22 x 37 ft. This room is well supplied with daylight by a series of large windows — a "window wall".

The 8 x 8 ft. U-shaped kitchen counter is next to a 6 x 6 ft. dinette. Each bedroom has a generous closet and each bath has its linen closet. The 16 x 38 ft. "daylight" basement is located under the bedrooms and contains a large social room with a fireplace, a half-bath and laundry. The shed roof of this house slopes toward the street and has a wide eave all around. A porch and a garage are attached.



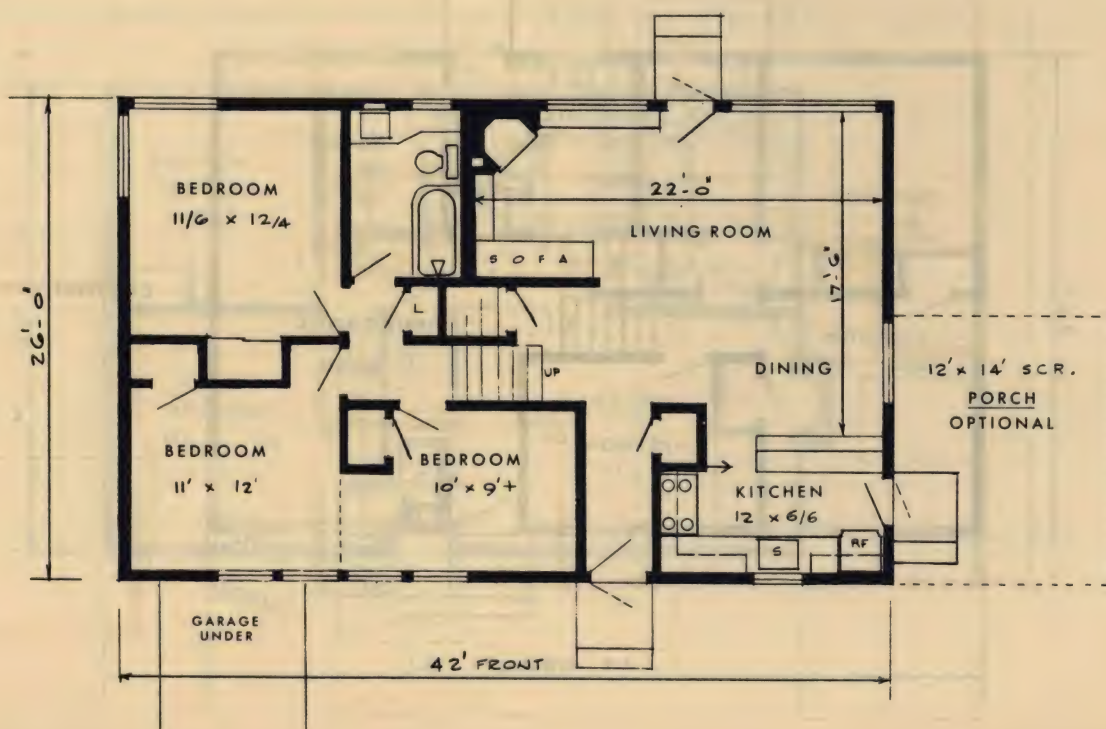




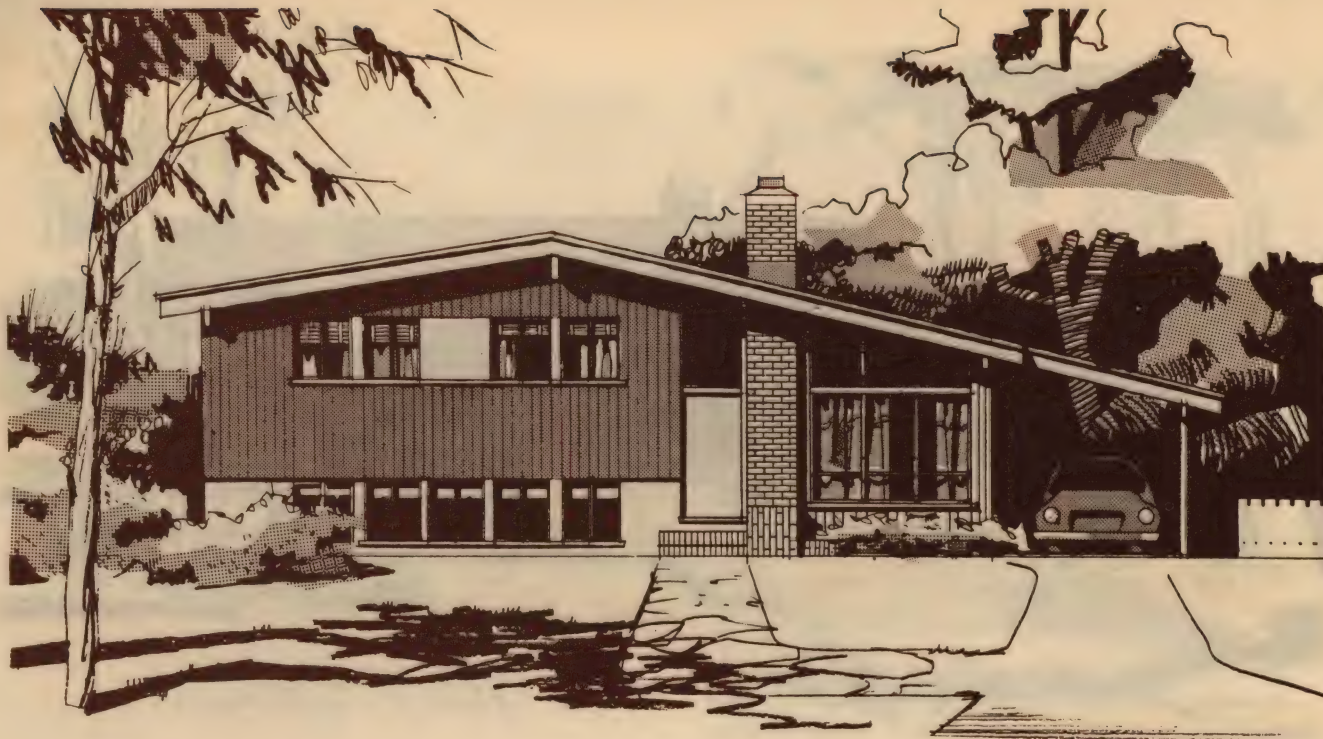
## HOME 1092-120

This 1092 sq. ft. split-level house is designed for sloping land. The L-shaped living-dining area is located at the back of the house (facing the garden and terrace) and is accessible through a front vestibule. The 7 x 9 fireplace alcove adds an extra touch to the large and high living room. The corner fireplace is visible not only from

the dining area but also — through the open storage partition — from the kitchen. The mezzanine contains three bedrooms and a bath. The two front bedrooms (for children) are separated by a folding partition which allows a 24 ft. long play area. A one-car garage is under the bedroom. The rest of the daylight basement is planned for a social room, a half-bath, and laundry. The size of the house is 26 x 42 ft.



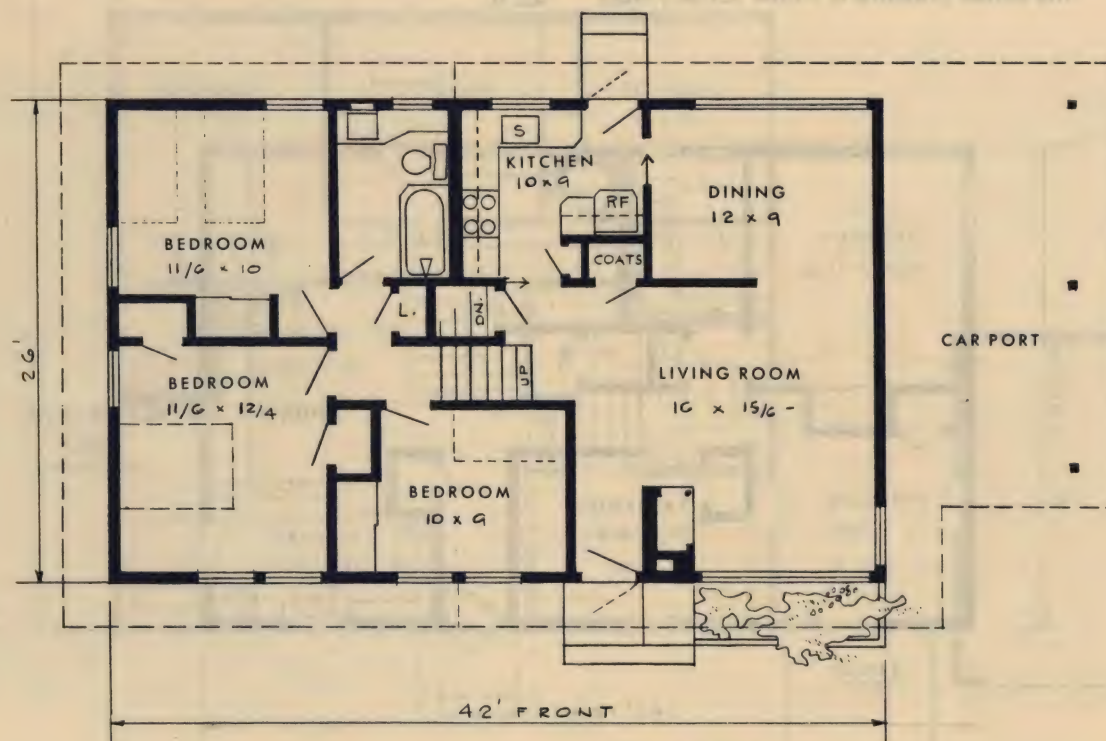




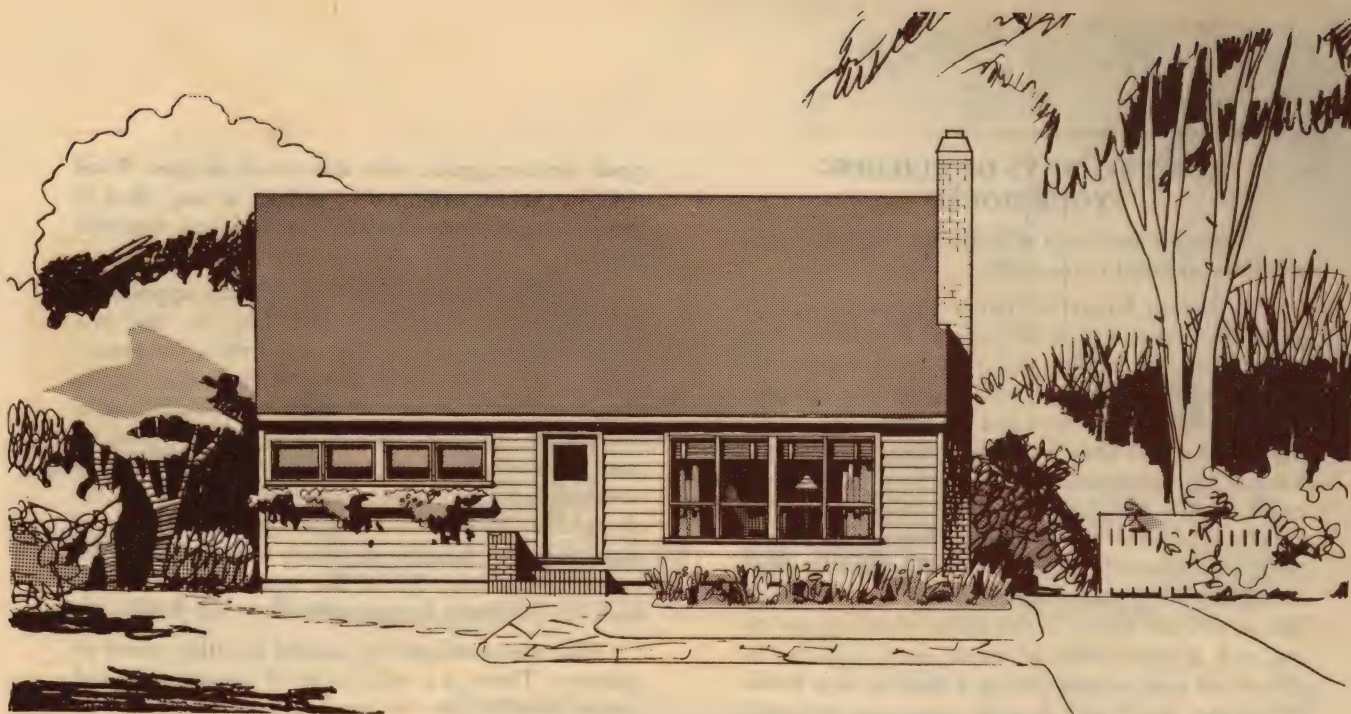
## HOME 1092-118

This is a 26 x 42 three-bedroom split-level house with an attached carport designed for a level lot. One enters the house through a small vestibule which is formed by the back wall of the corner fireplace. The living-dining area is 25 ft. deep and has ample light (and cross-ventilation) from both ends. The 11 1/6 x 12 1/4 Master Bed-

room has two 42" closets. There is the economical back-to-back plumbing on the main floor, and a half-bath and laundry in the daylight basement (under the upstairs plumbing). There is full basement under this 1092 sq. ft. house. A sizeable portion of the daylight basement is designed for a social room.



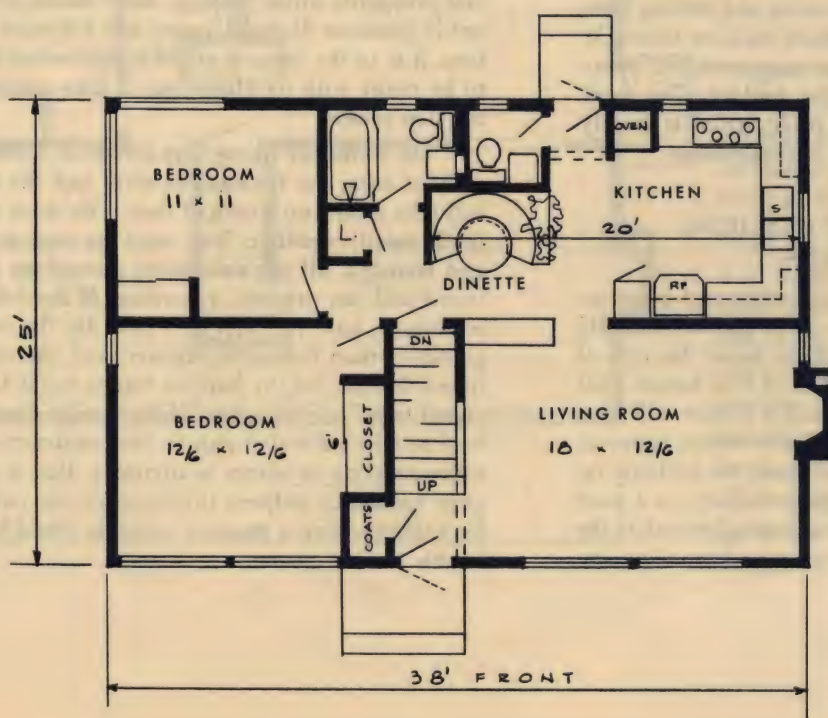




Among the features of this 25 x 38 ft. Cape is the extra large front living room, the size of which is further augmented by the adjoining dinette. An 8 ft. wide arch, separating the living room and the dinette, contains a built-in sideboard which gives an air of privacy to the dinette. This 6 x 6 ft. dinette forms an alcove to the 13 x 11 kitchen. The U-shaped kitchen counter has

ample space for a built-in over, a top range, a double sink, and a refrigerator. There is a direct connection between the kitchen and the two bedrooms. An extra half-bath is readily accessible from the service entrance. The upstairs has space for two large bedrooms and a bath. There is a full basement under this 950 sq. ft. house.

## HOME 950-119





## THE TWO WAYS OF BUILDING YOUR HOUSE

There are two ways of building your house: hire a builder or build it yourself.

1. If your budget is limited you probably have no choice but to act as the general contractor. That is, you and your helpers will try to do as much of the work as you possibly can, and the rest you will farm out to specialized workers and craftsmen. For certain jobs, even if you know how to do them, you may still have to hire professionals. For example, some city codes require that plumbing and wiring be done by registered experts. If you have a 40-hour a week job, the "do-it-yourself" procedure is likely to be much slower than if a professional builder were in charge. But, if you are lucky, if you know what you are doing, and if your time is worth zero, you may be able to cut your overall cost by a third or even better. Of course, much will depend upon your voluntary help, your purchasing of outside labor, building materials and equipment, and a host of other expected and unexpected factors, including the weather.

2. If you are a busy man in a comfortable financial situation, there will be no question that you should entrust your house to a professional builder. There are two kinds of contracts: a lump sum arrangement and a "cost plus" basis. The lump sum contract is usually used if plans and specifications are sent for bidding to several builders. You may then select one of the bidders and sign a contract with him specifying such items as timing and size of payments, and the date of completion of construction. Suppose, however, that you have friends in the heating and roofing business and you want them to work on your house. In such a case the "cost plus" arrangement will prove more flexible for you and the builder. The word "plus" refers to the builder's profit, which is usually ten percent of the overall cost of construction.

## WHAT KIND OF BUILDING MATERIALS?

What kind of building materials and construction should you select for your house? More likely than not you will consider a frame house, the type of house construction used in 95% of new homes built in and around your town. Such a choice will be a popular one, and will not present undue expense, difficulties and delays with the bank, the building inspector and the average carpenter. There is a wide range of local and imported wood and plywood on the market; there you can select your preferred species,

grade, texture, grain, color and outside finishes. Wood is a low cost material and its upkeep is easy. Most of the houses shown in this book are of frame construction.

Suppose, however, that you like the appearance of masonry, or that you fear fire, or that you are building in a dry country away from a fire department, and say, on top of that, that there is a termite danger in that area. In such cases you would be wise to consider brick, concrete or cinder blocks, stone or poured concrete. A masonry house is likely to be costlier than a frame house, but, in the long run, its cheaper fire insurance, low upkeep and the peace of mind about fire hazards are likely to make up for the higher initial cost. All of the houses shown in this book can be easily built of masonry.

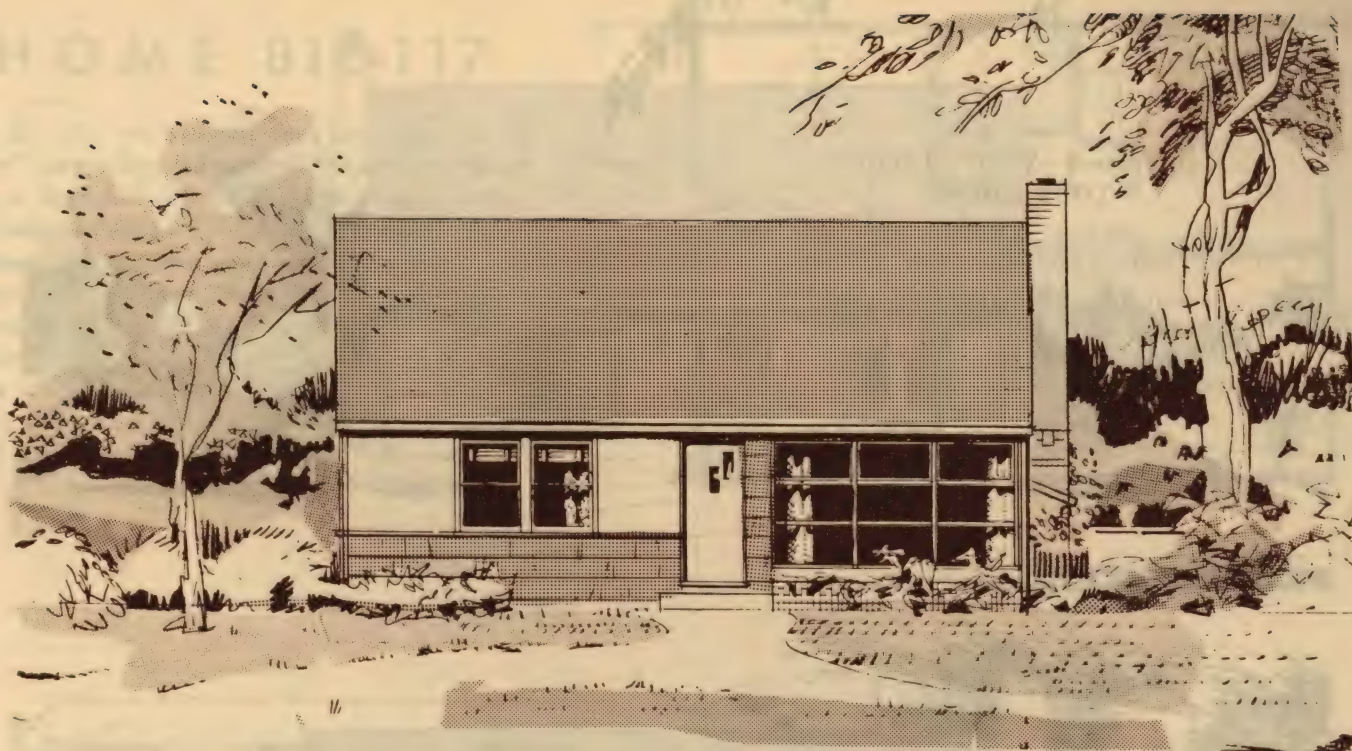
But one need not be limited to either wood or masonry. There is a wide range of construction and design possibilities in combinations of these two materials. Here, however, it is usually the esthetic appeal which overrides the utilitarian and economic considerations. Again, in this book, you will find several examples of combining various building materials in one house.

## THE TIMING OF CONSTRUCTION

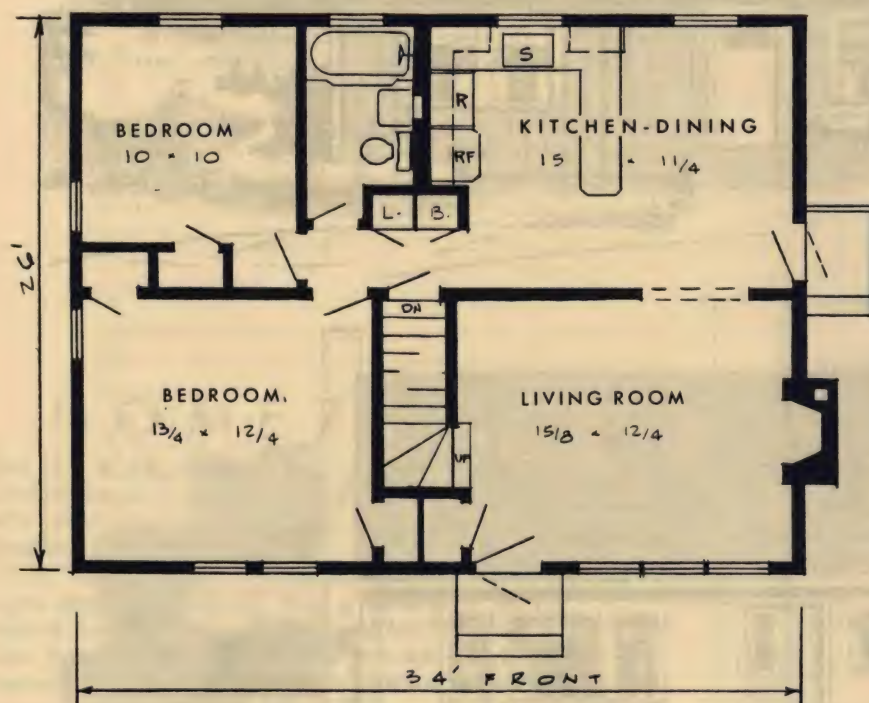
In a four-season climate, the house-building industry has two distinct phases: from spring to fall is its busy time, and during the winter the slow season. The lowest labor costs are usually obtainable in the off season. Depending upon the weather and the general prosperity of the country, some trades are almost out of business during January and February. Therefore, it is in the interest of the budget-minded family to be ready with its blueprints to take advantage of the slow season.

On a smaller house, say house of 1,000 sq. ft. of floor area, the foundation work and the framing will take about two weeks of time. This work requires fairly steady weather. But, once the roof is framed and boarded, all the successive operations are protected and can proceed, regardless of the weather. It is obvious, however, that on a cold day the work will go slower than it does in summer, and, therefore, the time-schedule for the various trades ought to be adjusted to a "winter" pace. If the family does not intend to take an active part in the construction, then subcontracting in winter is advisable. But, if you and your voluntary helpers intend to do the carpentry, for example, then a summer schedule would be a preferable one, of course.





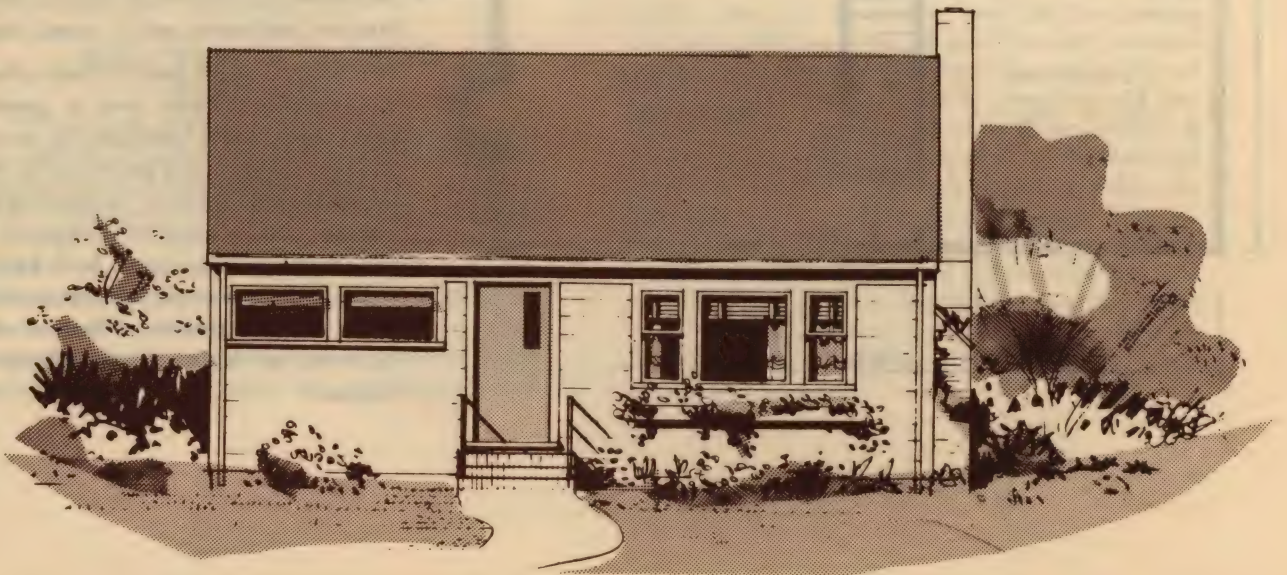
## HOME 884-33



This 26 x 34 one-and-a-half-story house, or "Cape" as it is called, is one of the most popular types of homes now built. The advantage of this "expandable" Cape is its unfinished upstairs which may be arranged into two bedrooms and a second bath.

This plan displays back-to-back plumbing a U-shaped kitchen, and a generously sized dining room connected by an arch to the living room. The front part of the living room becomes a "window-wall", a popular device used to increase the feeling of space in a room. Both bedrooms have cross-ventilation and the master bedroom has two closets, a feature which is an extra attraction in a modestly sized house.

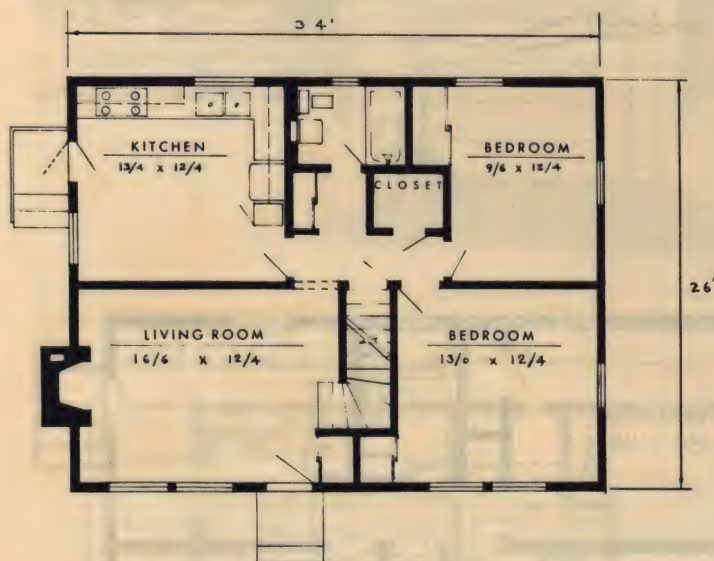
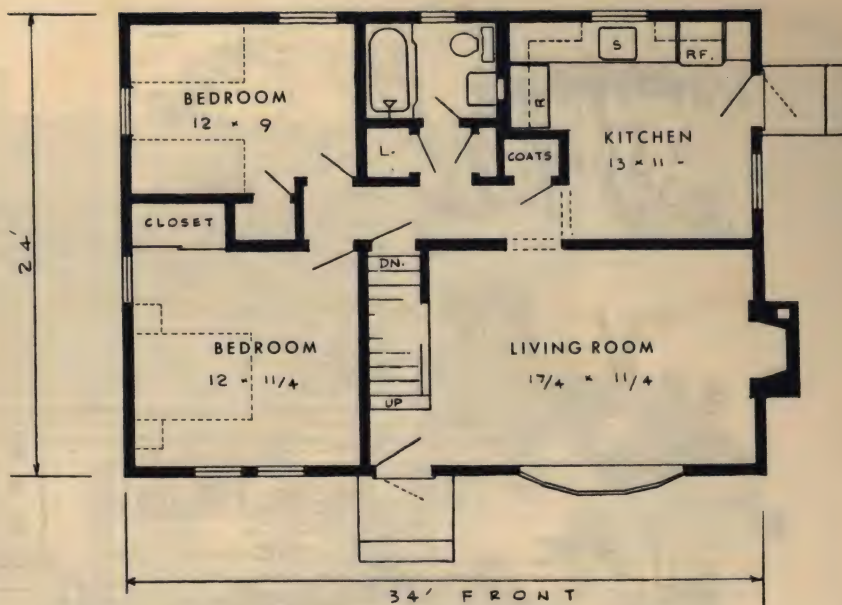






## HOME 816-117

This 24 x 34 two-bedroom and bath Cape has a 17'-4" long living room with a large bay window and a fireplace. The size of the living room is optically increased by the width of the stairway leading up to the attic which can accommodate two bedrooms and a bath. The kitchen is large enough to provide space for an L-shaped counter and a generous-sized breakfast corner. The 5 x 7 bathroom is back-to-back to the kitchen, and the bathtub is away from the window. There is a full basement under this 816 sq. ft. home.



## HOME 884-113

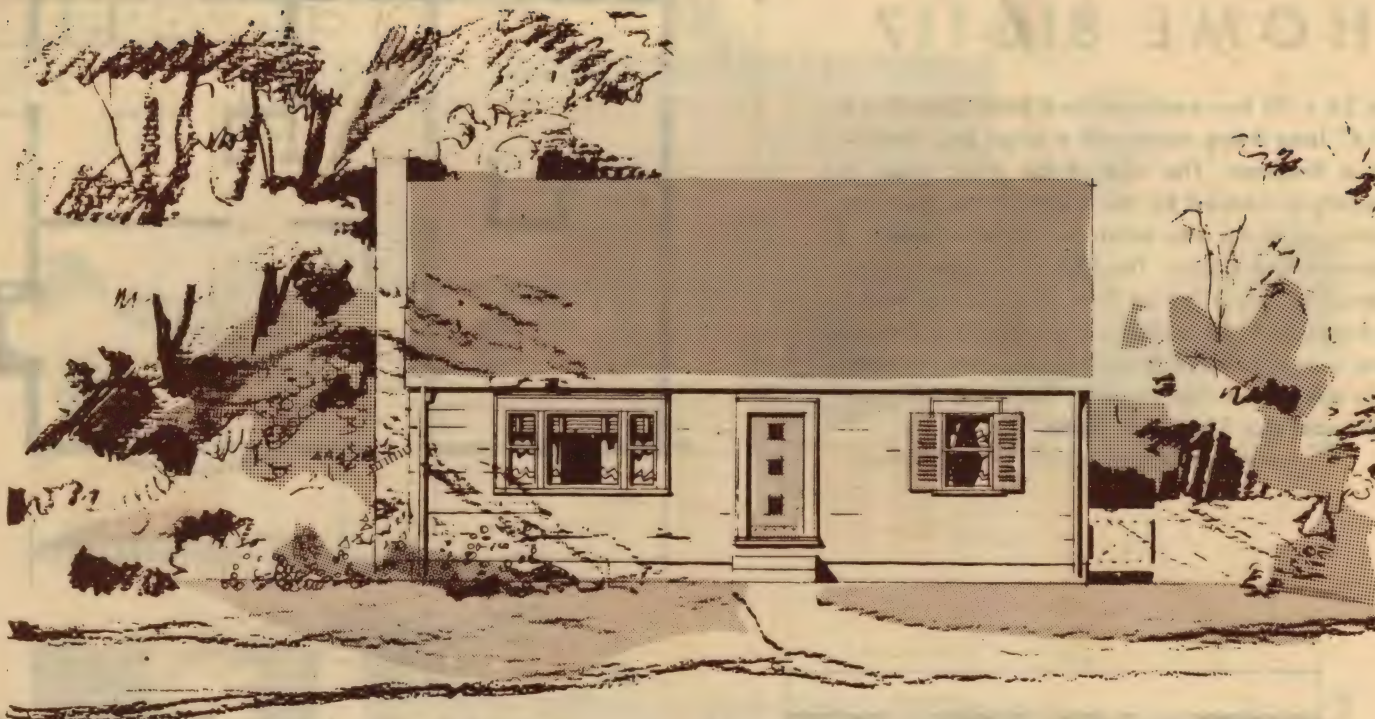
This 26 x 34 Cape is similar to Home No. 884-33 with its stairway design and the back-to-back plumbing. However, here is a large kitchen in which the counter and the fixtures form an "L", thus allowing a dining table under the window. Besides a generous linen closet, there is a walk-in 3 1/2 x 4 1/2 closet. The unfinished attic may be turned into two bedrooms and a bath. (10 to 12 roof pitch). The exterior is finished with vertical siding, and shows standard-type double-hung windows. There is a full basement under the 884 sq. ft. home.

## HOME 720-66

This 24 x 30 expandable Cape is about the smallest house to meet the VA-FHA minimum property requirements. Three planning devices were used to augment the "optical" size of the 15'-6" x 11'-4" living room: a sizeable picture window, open stairs to the attic, and a wide arch with a built-in flower box opening toward the kitchen. The floor plan shows back-to-back plumbing between the kitchen and bath. The tub is located away from the window, which makes it more desirable. The usability of the rather small bedrooms is increased by corner strip windows which allow more freedom in placing of furniture and at the same time make the bedrooms appear larger.



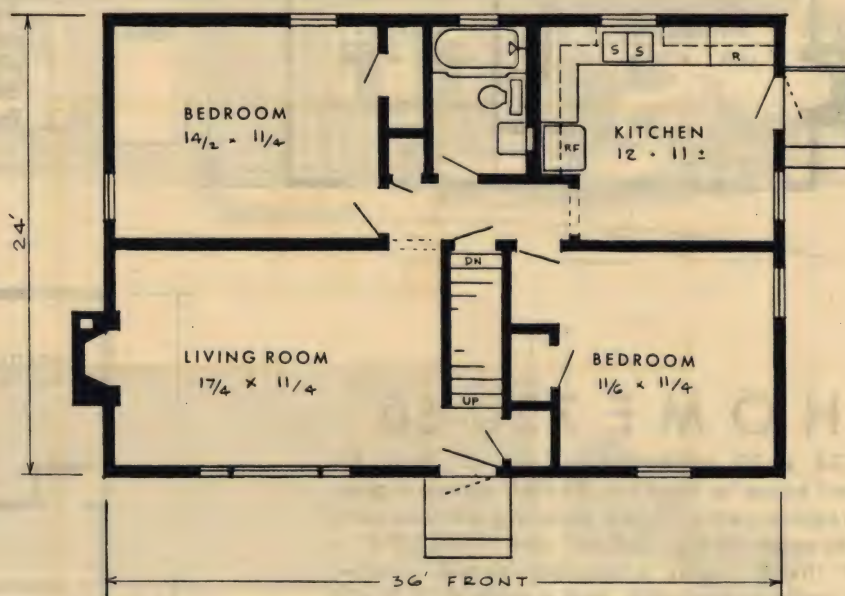




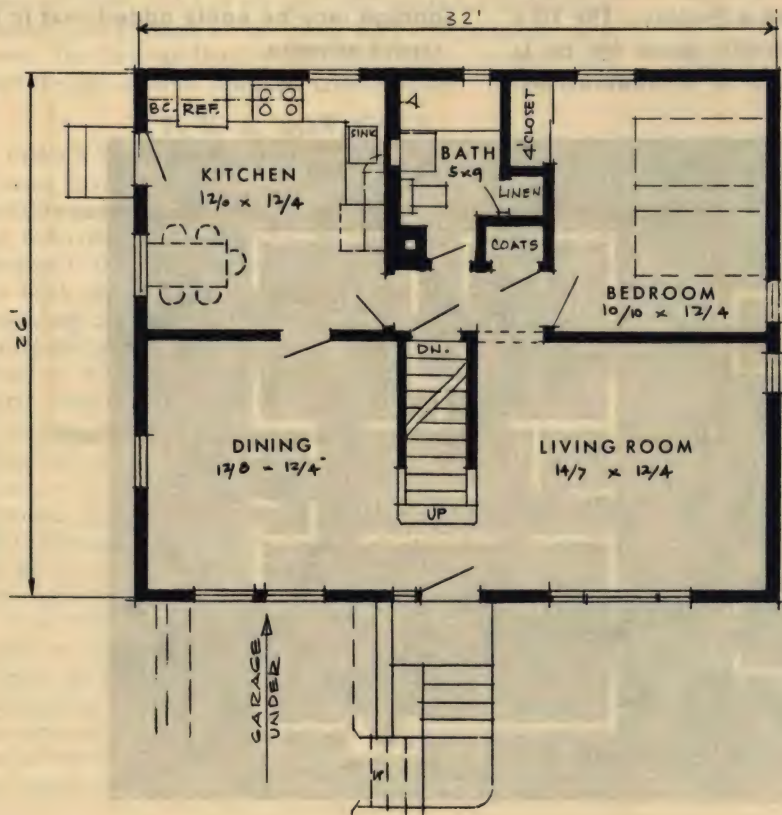
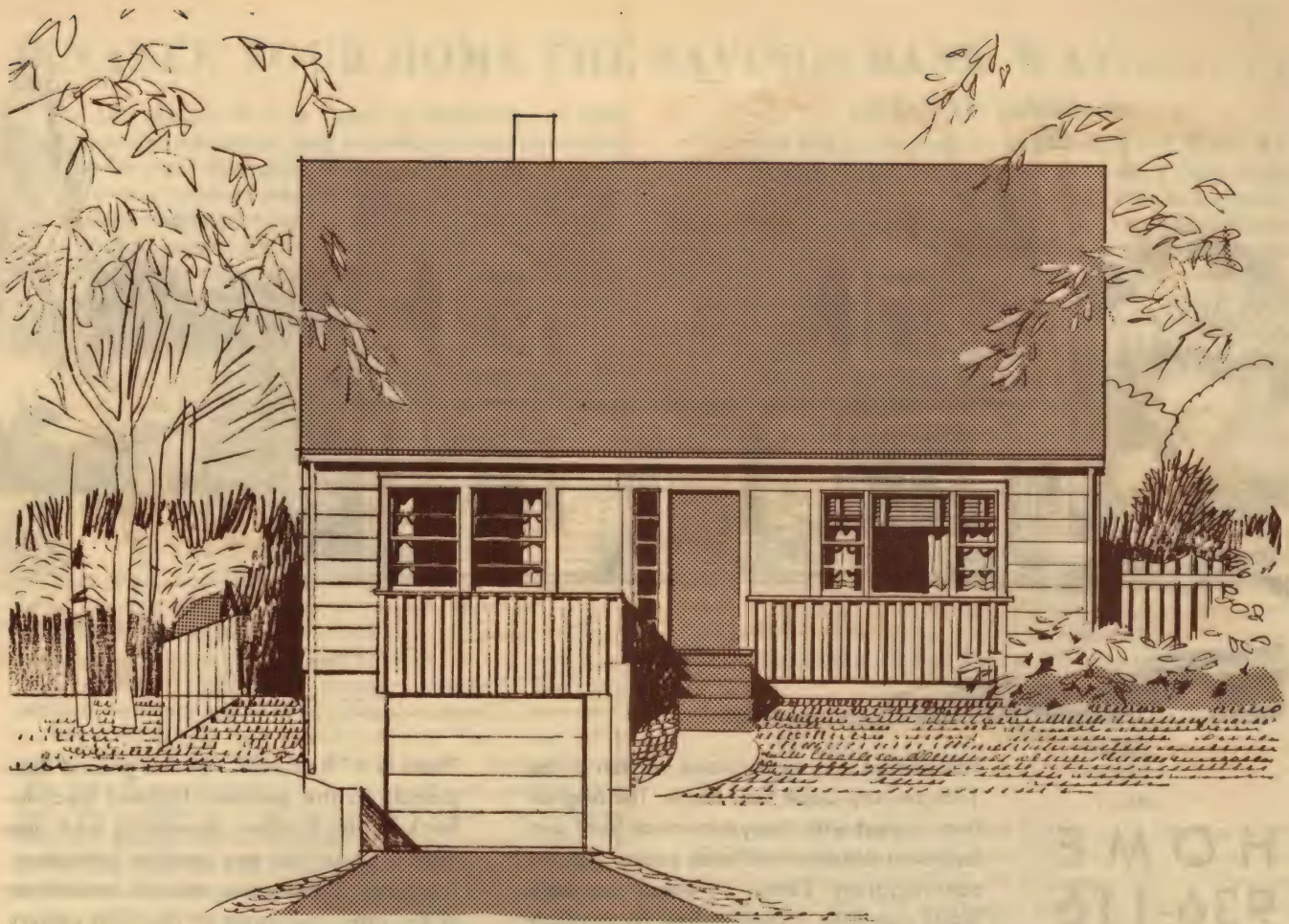
## HOME 864-89

This 24 x 36 two-bedroom Cape displays a large living room, back-to-back plumbing, and a large kitchen. The kitchen counter is L-shaped, allowing plenty of room for a dining table or a play area. There is a small hall connecting the front door, the living room, and the stairway to the second floor. The unfinished attic has space for two bedrooms and a second bath.

The exterior is treated in a conventional way and displays stock-type windows. The pitch of the roof is 10 to 12 to allow for adequate ceiling height in the upstairs bedrooms. There is a full basement under this 864 sq. ft. house.







## HOME 832-27

This 26 x 32 Cape is designed for sloping land and the one-car garage is located under the dining room and the kitchen. The partially open stairway separates the 14/7 x 12/4 living room from the 12/8 x 12/4 dining room. The 12 x 12 kitchen displays an L-shaped counter and a generous space for a breakfast set at the window. The bathroom plumbing is "back-to-back" to kitchen sink. Downstairs only one bedroom is finished, while in the attic there is space for two additional bedrooms and another bath. There is a full basement under this 832 sq. ft. house.

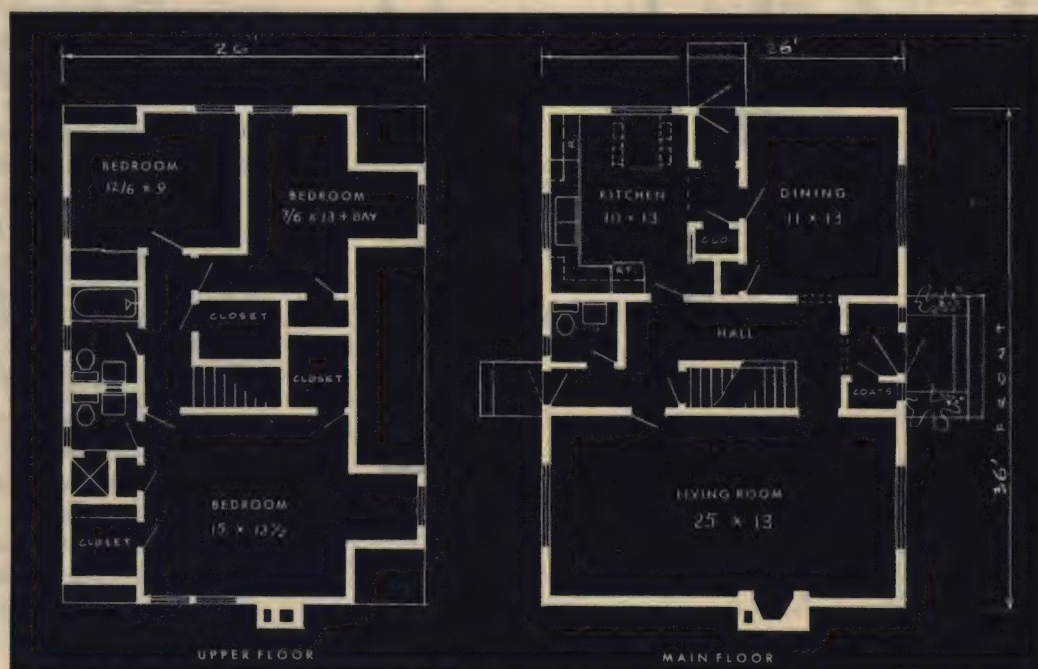




## HOME 936-116

This design is a modernized version of the 17th century Cape Cod home. The original floor layout with its symmetrical front and bedroom dormers has been redesigned for contemporary living. A small vestibule leads one into a central hall from which one may enter any room of this two-story home. The 25 x 13 living room has two large windows and a fireplace. The 10 x 13 kitchen has ample space for an L-shaped counter and for a breakfast set.

There is a "half-bath" on the ground floor (handy to the garden) located back-to-back to the kitchen plumbing and also directly under the two upstairs bathrooms. There are 3 bedrooms upstairs reminiscent of the attic bedrooms of the 17th century homes. There is a full basement under this 936 sq. ft. home. A breezeway and a garage may be easily added next to the service entrance.





# FINANCE YOUR HOME THE SAVINGS BANK WAY . . . . .

The 189 Mutual Savings Banks in Massachusetts have long played an important part in making home ownership possible for many thousands of Massachusetts citizens.

For over a century people have turned to these long-established institutions for low cost mortgages tailored to fit individual needs. There is good reason for this. Wide experience in mortgage loans and up-to-date knowledge of local real estate conditions make them the logical choice for those seeking helpful advice and a mortgage loan when buying or building a home.

More Massachusetts people obtain their mortgage financing from Savings Banks than from any other type of thrift institutions. Today, Savings Banks have over two and one-half billion dollars invested in mortgage loans.

Let's take a look at some of the various types of mortgage loans available at your Savings Bank.

## LEVEL PAYMENT MORTGAGE

This is an ideal mortgage if you wish to budget your home buying costs in equal payments, like rent, over a specified length of time. "Level Payment" means that all monthly payments are of equal amount but the portion of each payment applied to interest continually decreases while the amount applied to principal continually increases.

Repayment may not usually be more than twenty-five years. Rate of interest is determined by many factors. The type of property pledged as security, its age and location, the number of years the loan will cover, the relationship the amount borrowed bears to the appraised value, the prevailing local rate of interest, and the financial standing and the ability of the borrower are all given consideration.

For example, monthly payments of \$6.60 or \$6.33 will pay off a mortgage of \$1,000 over a period of 20 years at interest rates of 5% and 4½% respectively. On certain level payment loans 1/12 of the total real estate tax and betterments, if any, must be included with each monthly payment. The Savings Bank accumulates these payments and pays the city or town when the taxes are due.

## F. H. A. MORTGAGE

Federal Housing Administration Mortgages are available at most Savings Banks. This type of mortgage may be more suitable to the borrower than other types depending upon his individual circumstances and needs. A principal advantage is that because the government insures the loan to the bank, the borrower may arrange for a larger mortgage providing certain property conditions are met. The F.H.A. mortgage loan is particularly suitable for new home construction and may be made for a period not to exceed thirty years.

Payments must be made monthly and include interest, principal, taxes, and F.H.A. insurance of ½%. Monthly collections of fire insurance and water by the bank are optional. Rate of interest is 4½% per year. Payments on a \$1,000 mortgage loan for a period of twenty years would be \$6.33 monthly, plus taxes and an additional ½% per year for F.H.A. insurance premium.

The F.H.A. insurance premium of ½% is collected in advance for the first year and is paid by the bank to the F.H.A. for insuring the loan. Thereafter it is figured on the outstanding balance of the loan and is gradually reduced as the principal of the loan is paid off. Additional information regarding different amounts and lengths of loans will gladly be supplied by your Savings Bank.

## LOANS TO VETERANS

Savings Banks are ready to assist veterans of World War II or Korea to build or buy homes and finance them under the Servicemen's Readjustment Act of 1944, as amended. Such loans are guaranteed in part by the Veterans Administration and thus enable the serviceman to purchase a home with less than the usual down payment.

Loans may be made for a period not to exceed thirty years at a rate of interest not to exceed 4½%. Repayment is on a monthly basis and must include taxes as well as interest and principal. For simple figuring a \$1,000 mortgage loan to a veteran at a 4½% rate of interest would be paid off in full in twenty years by monthly payments of \$6.33 plus taxes and betterments, if any.

## A WORD ABOUT INTEREST

It is to the home buyer's advantage to make as large a down payment as possible when arranging for a mortgage. Many borrowers do not realize the substantial cost of long-term borrowing. To illustrate let's take a look at the figures below which show payments of **interest only** on a conventional \$10,000 mortgage loan at 5% over varying periods of time.

Period of Loan	Total Interest Paid at 5%
15 years	\$4,234
20 years	5,840
25 years	7,538

As can be seen, it costs the borrower in interest alone \$3,304 more to arrange for a 5% loan on a twenty-five year basis than it would if the mortgage were written for fifteen years. (On VA mortgages which are written at 4½% the difference would be somewhat less.) Thus it is not generally to the borrower's advantage to take the maximum legal terms. A larger down payment and a shorter term loan can mean real savings and a healthier mortgage for the borrower—one that gives him some leeway should financial difficulties be encountered.

## HOME REPAIR LOANS

Mortgage customers are invited to consult their Savings Bank for information about Home Repair Loans. Such loans may be obtained for a great variety of useful purposes. Additions to the house, a new heating system, painting and papering, new plumbing and fixtures, new roofing, or insulation are just a few of the many repair or maintenance projects which may be financed with such a loan.

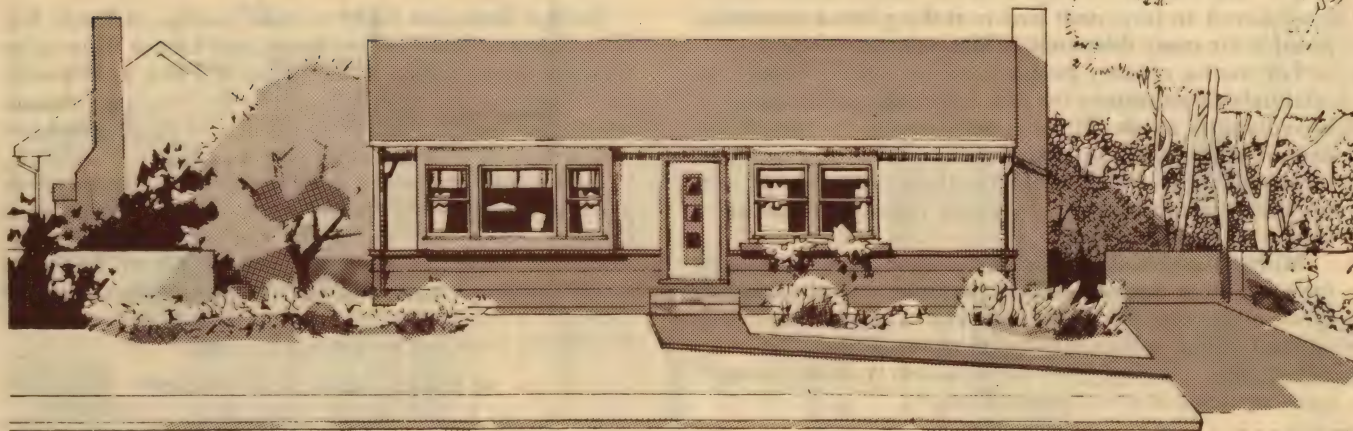
Home Repair Loans are written for an agreed length of time and are repayable in equal monthly installments, which liquidate the loan completely by the end of the designated period.

Quick service on applications submitted and low costs make Savings Banks the preferred source for loans designed to improve, modernize or repair existing houses.

It is hoped that you will find the information above outlining types of mortgage loans available at Mutual Savings Banks, helpful and that you will become better acquainted with the important role the Savings Bank in your community can play in the purchase of your new home. They are ready to serve you.





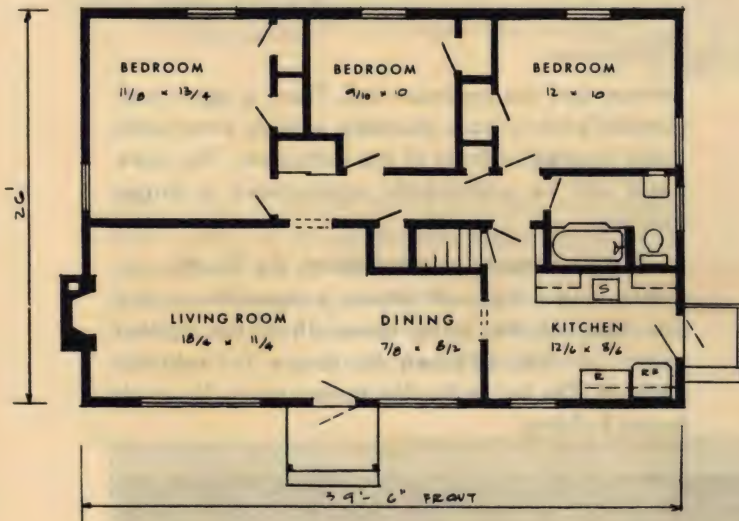
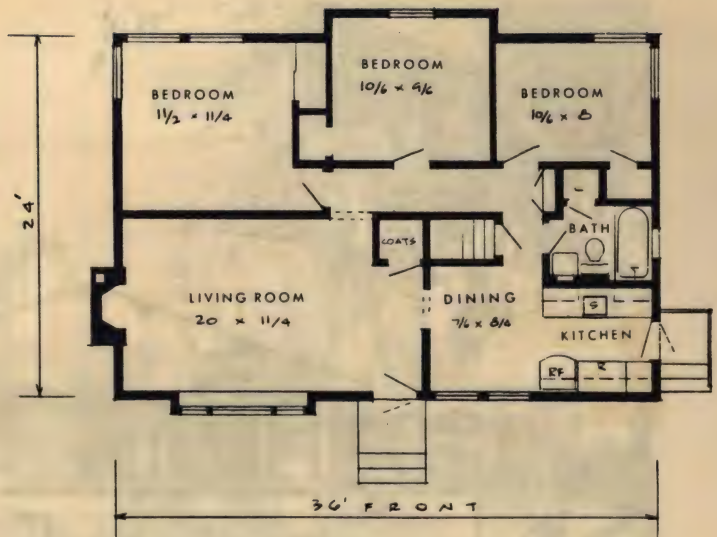




## HOME 864-80

This 24 x 36 one-story house is one of the most popular houses used by homebuilders today. Besides the three spacious bedrooms, located in the back of the house, it contains a 20-foot long living room and a kitchen-dining combination facing the street. A front kitchen is preferred by many homemakers. There is also the economical back-to-back plumbing.

In the living room is a projecting picture window which is reminiscent of the old-fashioned bay window. The horizontality of this 864-square-foot house is emphasized by the low-pitched roof, widely projecting eaves, and the clapboard siding applied under the windows. The windows used in this home are the conventional double-hung type. There is a rectangular basement under this house. Breezeway and garage may be added along the kitchen side.



## HOME 1075-75

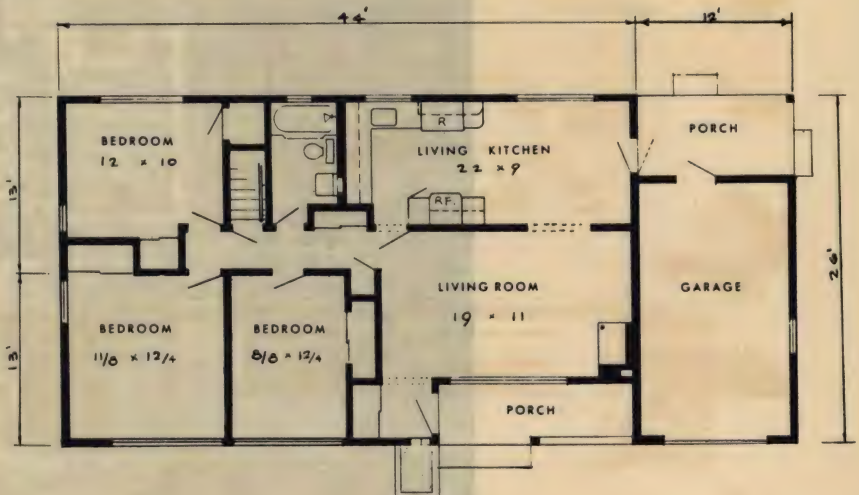
This is an enlarged version of the previous design. Again, for quiet and privacy all three bedrooms are in the back of the house, while the living room, dining room and kitchen face the front. In this design, however, the living-dining areas are combined into a 26-foot-long room. The kitchen is now a separate room 8'-6" x 12'-6" in size. There are several extra closets in the house, including one for canned goods in the kitchen (located opposite the basement stairs).

The exterior of this house is rather conventional; it shows casement windows and a small portico over the front door. There is a full basement accessible from the inside as well as from the garden by a separate bulkhead located on the back of the house.

## HOME 1144-100

One enters the living room of this 26 x 44 home through a covered porch and an entrance hall. There is a window wall in the living room, extending toward a corner fireplace. A 5 foot wide arch connects the living room with the 22 foot long "living kitchen".

The picture window in the living kitchen gives extra depth to the vista through the kitchen, the living room and the front porch. There is also a back porch located between the garage and the dining area. The 26-foot depth of the house makes the bedrooms deeper and therefore more usable. The house also has the economical back-to-back plumbing. There is a full basement under this 1144 square foot house.







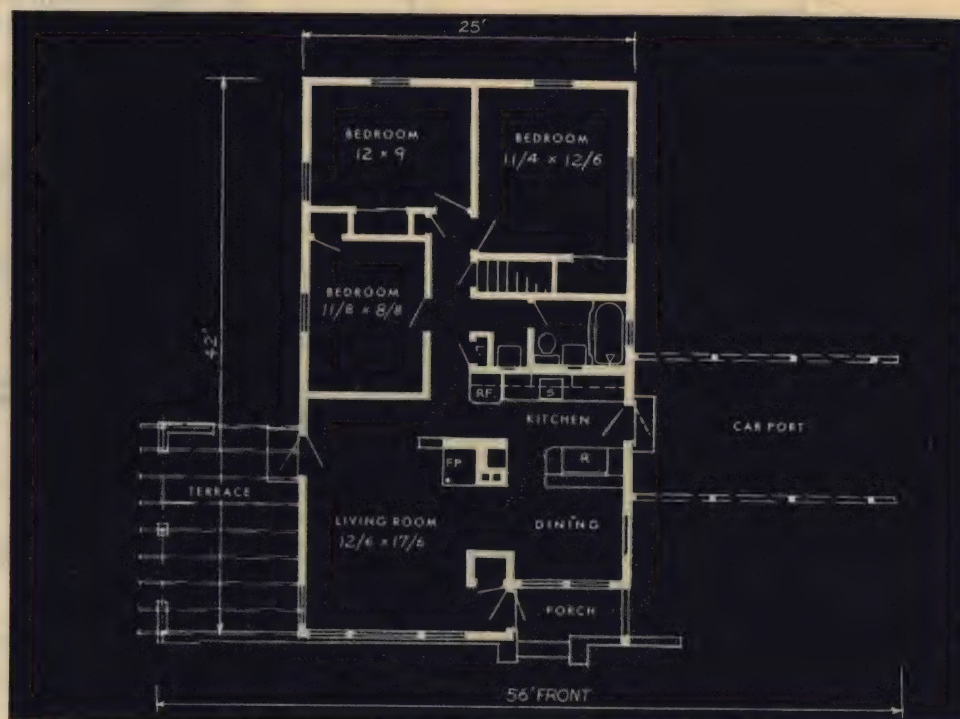
The two one-story houses shown on this spread are related because in both the gable-ends face the street. Most of the houses so far shown have had their rooflines parallel with the street, which, of course, is a more conventional way of locating homes on lots.

One enters the living room of this 25 x 42 ranch through a covered porch. There is a freestanding fireplace-barbecue combination which acts as a space divider separating the living room, the

kitchen, and the bedroom hall. There is again economical back-to-back plumbing with an extra wash basin located in front of the bathroom. The extra basin will be particularly appreciated in larger families.

A 10x20 carport is attached at the kitchen entrance, and a trellised terrace is accessible by the side door of the living room. Thus, the 25-foot width of this 1020-sq.-ft. house is optically doubled. The house has the appearance of a much larger building.

## HOME 1020-39



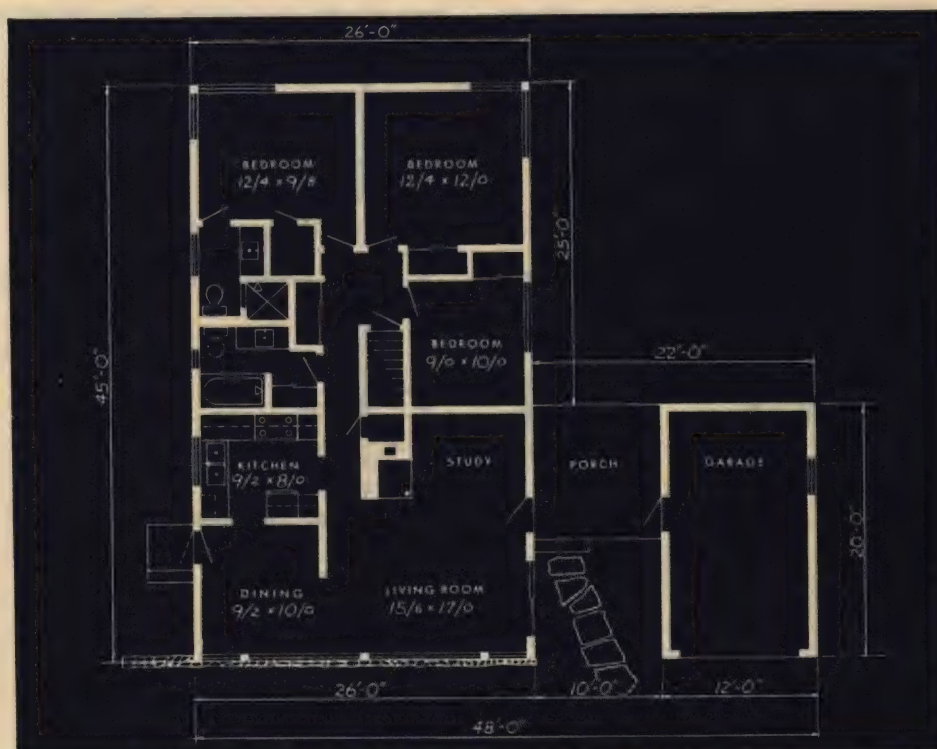




This design is similar to the previous one except that it calls for two bathrooms and a larger living room. The 9 x 8 compact kitchen is accessible both from the dining room and the bedroom hall. The diningroom door also serves as service door. Each bedroom has a generous closet, and the two corner bedrooms have cross-ventilation. The now popular

"Cathedral" ceiling extends through all rooms (except the bathrooms) making the living-dining areas particularly attractive.

There is a breezeway and a garage attached to the house. The patio between the living room and the garage acts as a picturesque entrance to the house.



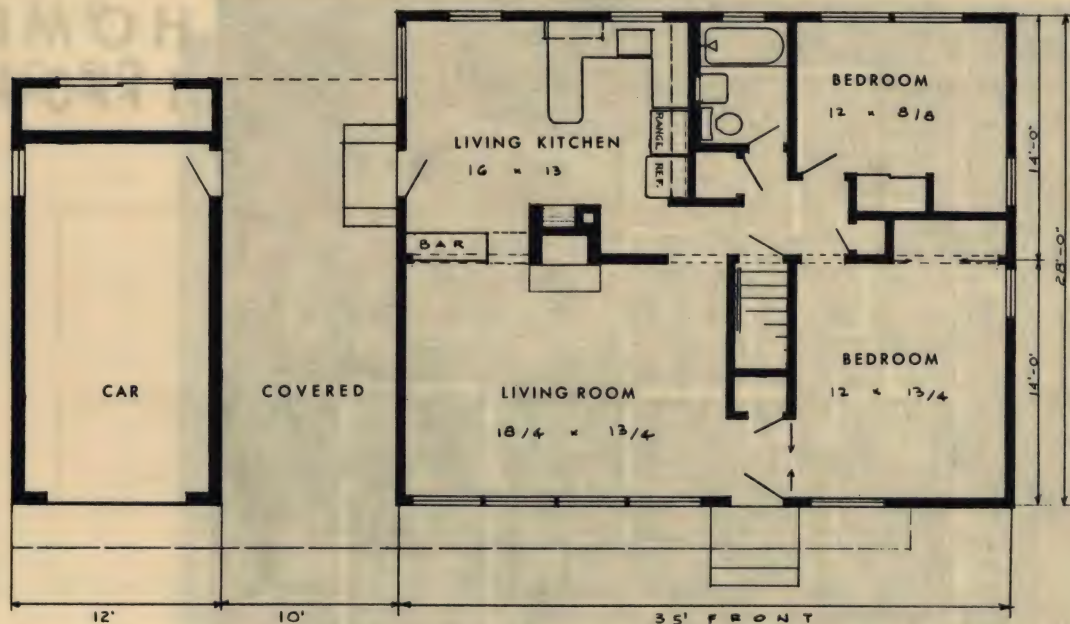
## HOME 1170-104





The two houses shown on this spread are related to each other and differ only in size. They both have freestanding fireplace-barbecue combinations; back-to-back plumbing, front living room and two bedrooms. There is a counter between the fireplace and the end wall which may be used as a bar or for snacks. Each of the two bedrooms has cross-ventilation and generous closet space.

The front bedroom may be connected with the living room by a folding partition thus borrowing space from it. The floor to ceiling glass wall will make the living room airy and spacious and the wide roof overhang will protect the glass from sun and rain.



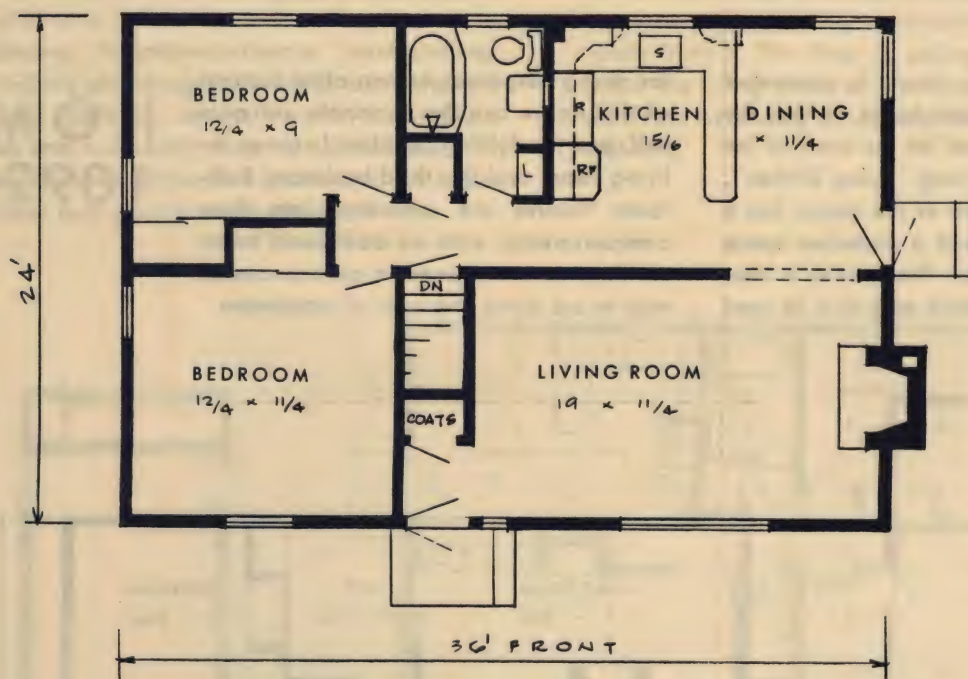
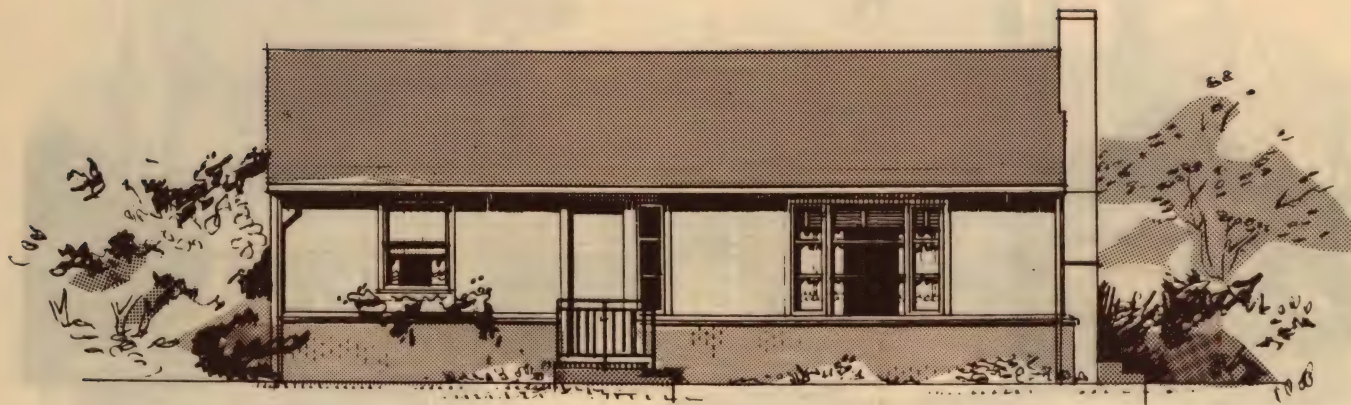
HOME 980-105







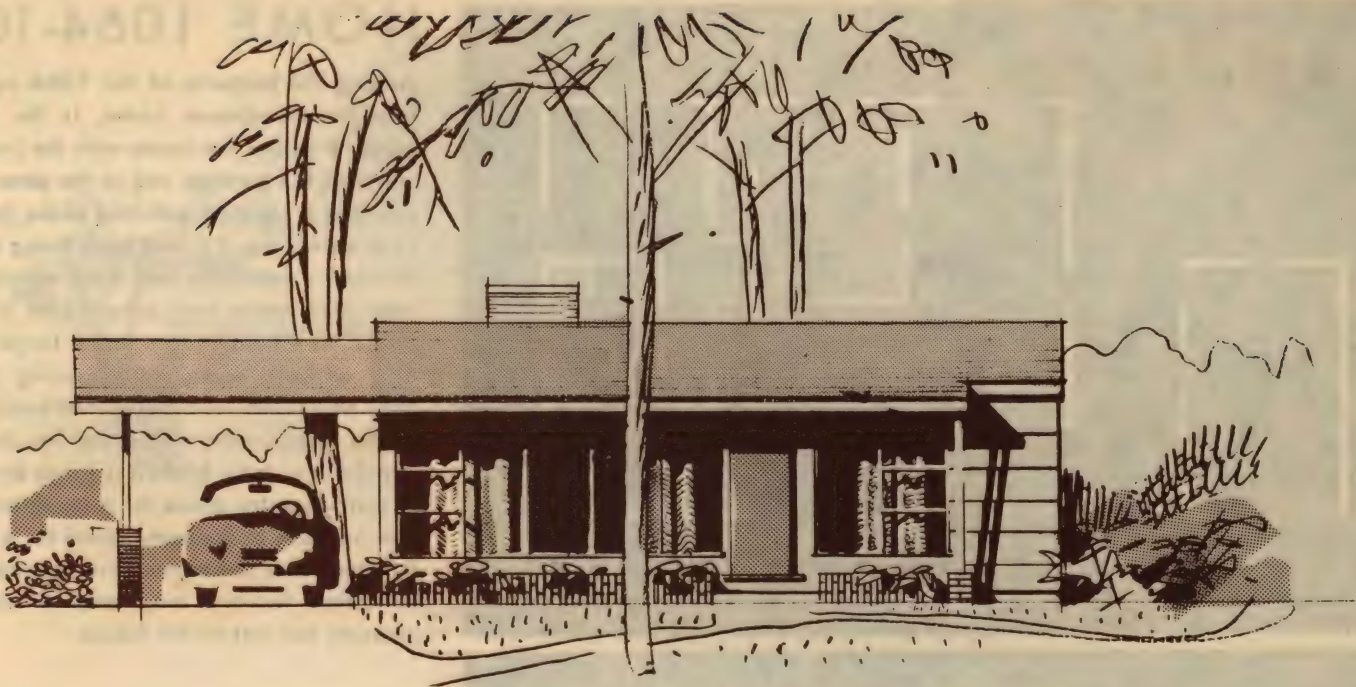
# HOME 864-50



This 24 x 36 ranch contains only two bedrooms and therefore is suitable for a small family. One enters the living room through a small entrance hall. The living room has a wide arch to the dining area, which is separated from the kitchen by an 8-foot-long counter (with storage accessible from both sides). The bathroom fixtures are back-to-back with the kitchen fixtures. The tub is located away from the window. There is an extra linen closet located in the bathroom.

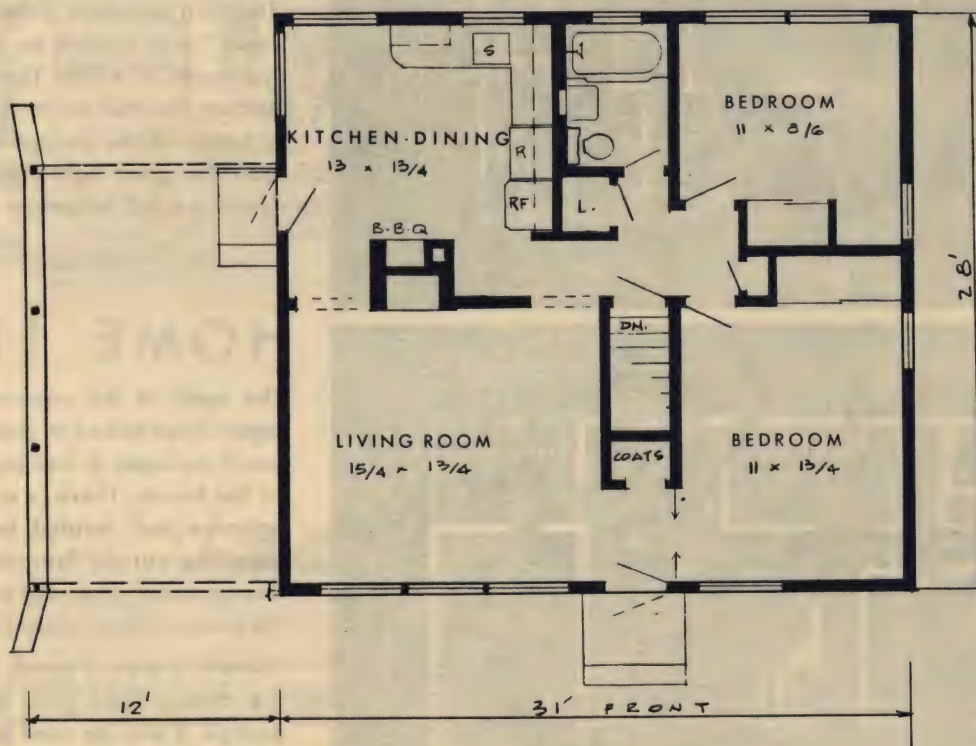
The exterior of the house has low brick veneer to underline the horizontality of the building. A breezeway and a garage may be attached to the fireplace end of the house. If the present 5 to 12 roof pitch were increased to 10 to 12, then the attic area would have space and height for two bedrooms and one bath. There is a full basement under this 864-square-foot house.





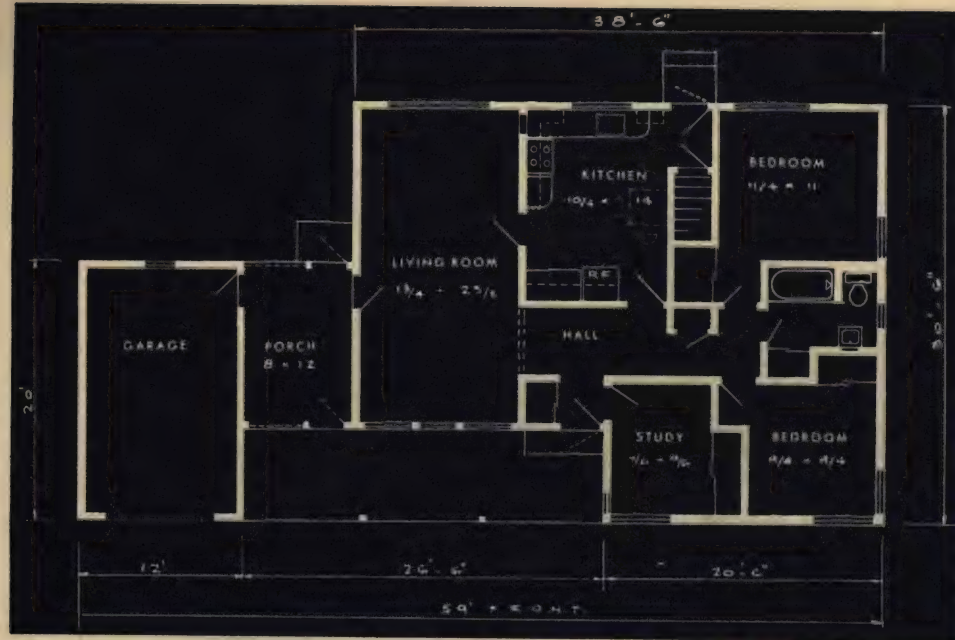
Home No. 908-34 shows an attached carport with a direct entrance to the kitchen located in the back of the house. The living room with its floor-to-ceiling windows shows built-in furniture along the fireplace and staircase wall. There is also a built-in flower box in front of the living room and bedroom windows.

The horizontality of the exterior is accentuated by the low pitched roof (marble chips composition roofing) and the widely projecting eaves protecting the glass areas from the elements. There is a full basement under the 28 x 31 house.



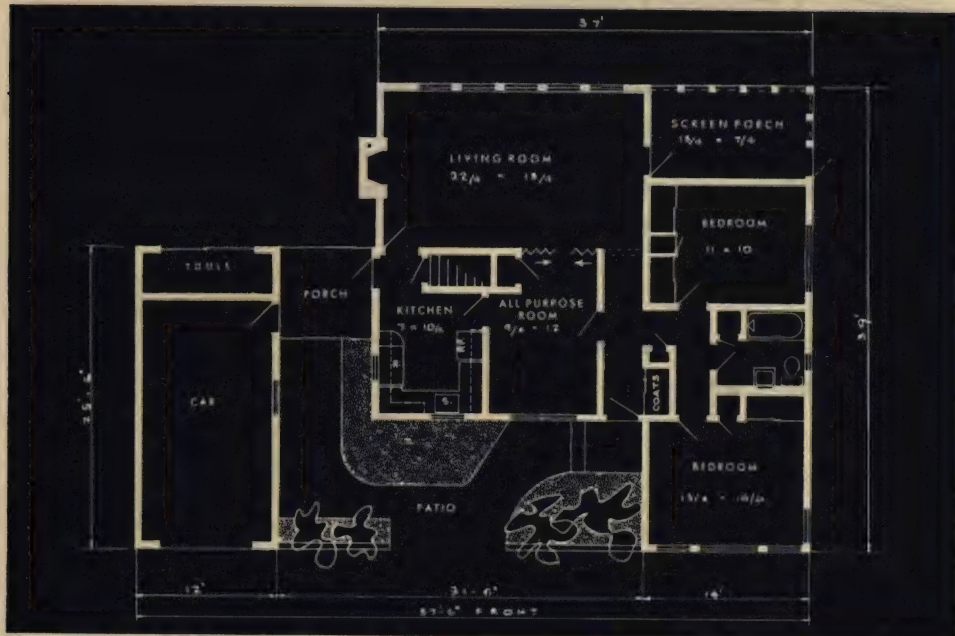
HOME 908-34





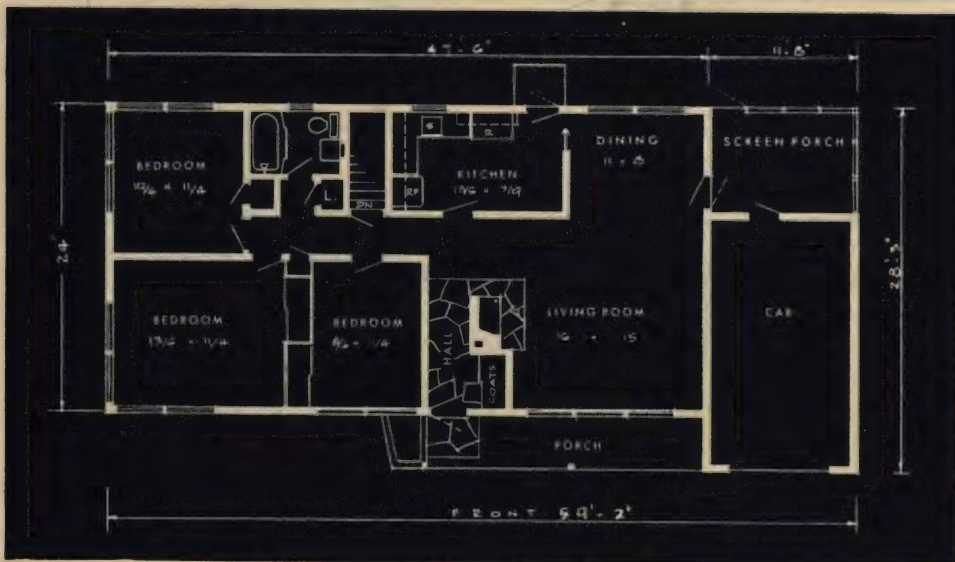
## HOME 1064-102

Among the features of this 1064 square foot three-bedroom home, is the front porch. It unifies the house with the breeze-way and the garage, and at the same time provides a covered entrance to the house. One enters the 23 foot long living room through a separate hall from which one may also enter any other room in the house. The living room has a large window at both ends, thus insuring good light and cross-ventilation. The back end of the living room is reserved for dining. The 14 foot long kitchen is large enough to provide extra space for a breakfast set. This house is particularly suited for a family which may utilize the third bedroom as an office, for one may enter it without crossing the rest of the house.



## HOME 1090-97

This 1190 sq. ft. three-bedroom house is designed for a family who prefers the living room in the back. Another use of the back of the house (and the garden) is emphasized by the 7 x 13 screen porch. The third bedroom, called an "all-purpose room" may double as dining room, sewing room, or office. The U-shaped corner kitchen, located on the front of the house, is handy to the garage and has two windows for good light and cross-ventilation. There is a full basement under this house.



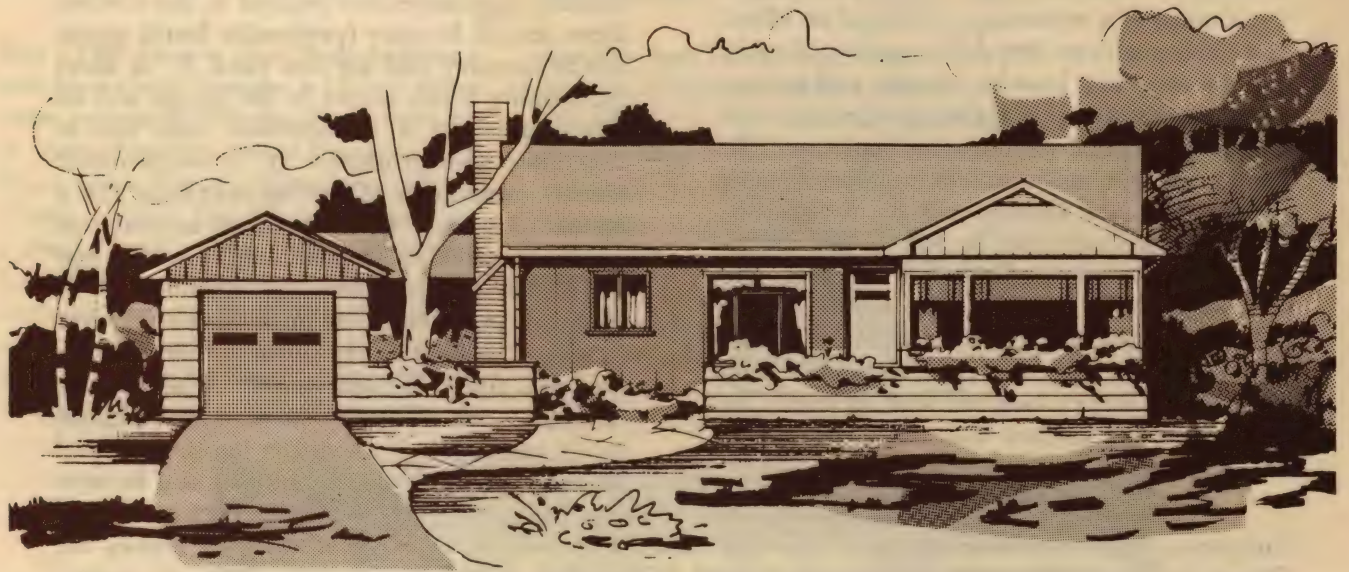
## HOME 1140-56

The motif of the covered front porch is again emphasized in this rural home. The porch provides a rain-protected entrance to the house. There is a flagstone-paved entrance hall located back of the free-standing corner fireplace. Again, from this entrance, one may enter any room in the house without crossing the living room.

There is a second porch located between the dining room and the back of the garage. It may be used as a dining porch.

The horizontality of the nearly 60 foot long front of this house is emphasized by the strip windows of the bedrooms and the clapboard siding under them.







## KITCHEN DESIGN

The size and layout of your kitchen should be determined by your budget, the size and age of your family, and your habits and customs. If you are a "formal" family you may prefer a dining room or at least a dining alcove screened away from kitchen noises and odors. If, on the other hand, there are small children in the family, or, if both parents enjoy cooking, the kitchen-dining combination may be favored.

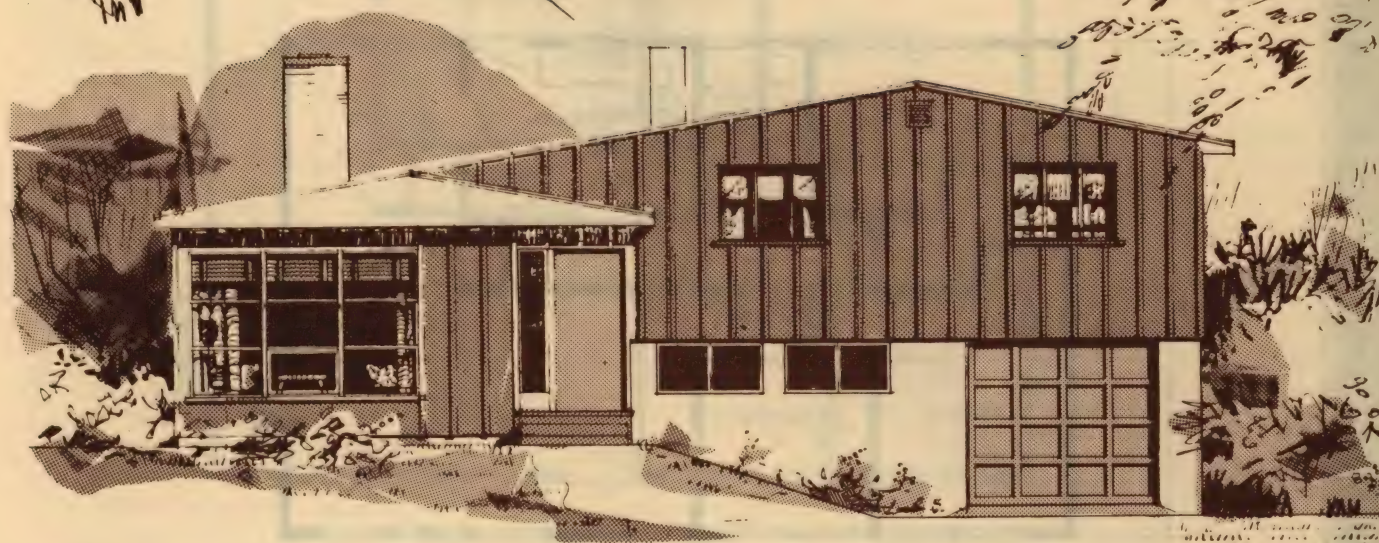
Actually, an average kitchen serves three different users: the homemaker, the man of the house, and the children. To each of them, it means a different thing. To the homemaker the kitchen is a workshop, a lab and an office. Here she performs her daily routine of cooking, dishwashing, laundry, ironing and sewing, and here she also acts as family administrator, arranging menus, keeping the books, etc. To the man of the house, unless he himself cooks occasionally, the kitchen may be the place to keep his wife company, to rest, to mix drinks or to find a snack. To small children, the kitchen is the place where the mother is and therefore they tend to be around. A small play area near the mother at work will keep them from under foot but still in sight. To teen-agers, the kitchen is a permanent snack bar and a wet-weather entrance.

Area-wise, kitchen layouts fall into two categories: the minimum kitchen and the "living kitchen". The all-efficient ship or train galleys are usually offered as illustrations of minimum kitchens. Perfect as such kitchen layouts are, they are suited for family life in ordinary houses. The "living kitchen" on the other hand, with its impressive size and many attractions competes with the living room for the priority of family use and enjoyment. The living kitchen becomes the new social and work "hub" of the house. Its shiny and expensive equipment makes it the costliest room in the house. As this volume deals with

medium sized homes, I have tried to stay away from the design of too small as well as too large kitchens.

One of the most important points about a modern kitchen is its location. Following are ten suggestions of interest to home designers and homemakers. 1. Kitchen must be located next to the dining area, of course. 2. Kitchen should be near the front door, and, if possible, the homemaker ought to be able to see who is at the door. Psychologically this is important because the homemaker spends most of her waking hours in the house alone. 3. Kitchen location should bear similar relation to the service door. 4. Unless laundry appliances are located in the kitchen there should be easy (preferable level) access to the laundry and service yard. 5. A short (preferable level) access to the garage will be appreciated by a homemaker who has to carry her own groceries. 6. A homemaker who is conscious of her appearance (on a moment's notice) will appreciate an easy and quick connection between the kitchen and the Master bedroom and the bathroom. 7. If there are small children in the family, a view (or direct access) to the nursery and the play yard will always be welcome. 8. When money economies are necessary, back-to-back plumbing is advisable. This means the grouping of all cold and hot water appliances and fixtures into one area. 9. If there is a barbeque patio it should be near the kitchen; it makes the moving of dishes and equipment easier. (There should be a ramp between the kitchen and the patio for easy wheeling of food-cart). 10. Should the kitchen be on the front or the rear of the house? The answer depends not only upon the sun and the view, but also upon the social curiosity of the homemaker. A street window allows her to follow the life of the neighborhood. A window in the back gives her more privacy but also may increase the hours of loneliness when the children and the husband are away from the house.



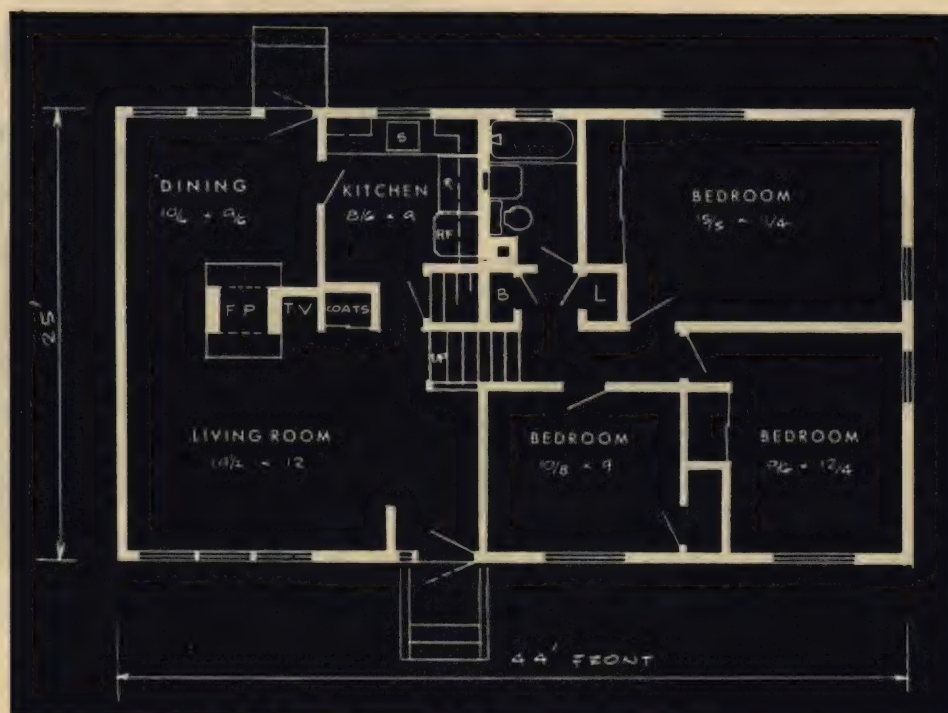


This 1100 square foot three-bedroom, split-level house features a 19-foot living room separated from the dining room by a "throughgoing" raised fireplace. (The fire is visible from the living room and the dining room.) The kitchen shows an L-shaped counter and ample space for a breakfast nook. The access to the three bedrooms and the bath is from the living room, while the access to the basement and the 1-car garage is through the kitchen. There is no basement under the

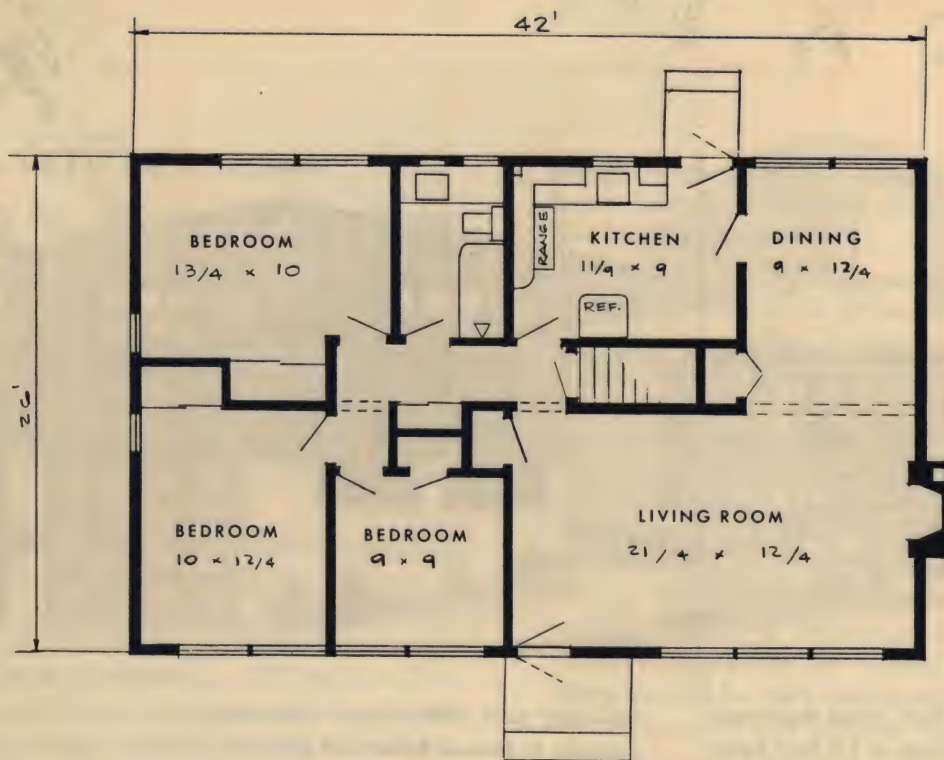
one-story part of the house. However, it is possible to have a basement under the entire house. In such case the boiler flue (now located in the bathroom) should be located in the fireplace chimney.

The exterior of the house reveals a "window-wall" in the living room as well as in the dining area (cross-ventilation). Vertical redwood siding (board and batten type) is used on the rest of the house. This home is best suited for gently sloping land, as shown in the picture.

## HOME 1100-53







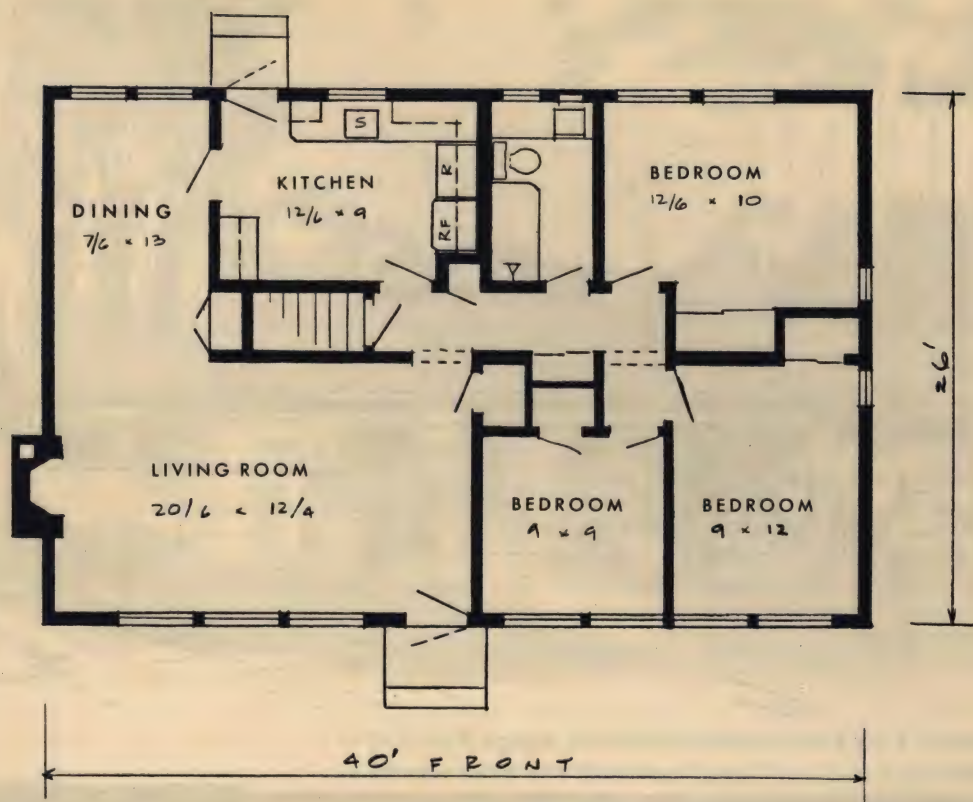
## HOME 1092-107

This 26 x 42 three-bedroom ranch features a 21 x 25 foot L-shaped living-dining room and a sizeable kitchen with space for a breakfast table. There is again the economical back-to-back plumbing. In the bathroom there is a 24" wide counter with built-in wash basin on the window side; the tub is located away from the window. In the living room is a floor-to-ceiling "window-wall" and horizontal strip windows in the bedrooms.

There is a full basement with the central girder supporting the 13 ft. long floor joists. An extra wide eave protects the entrance door.





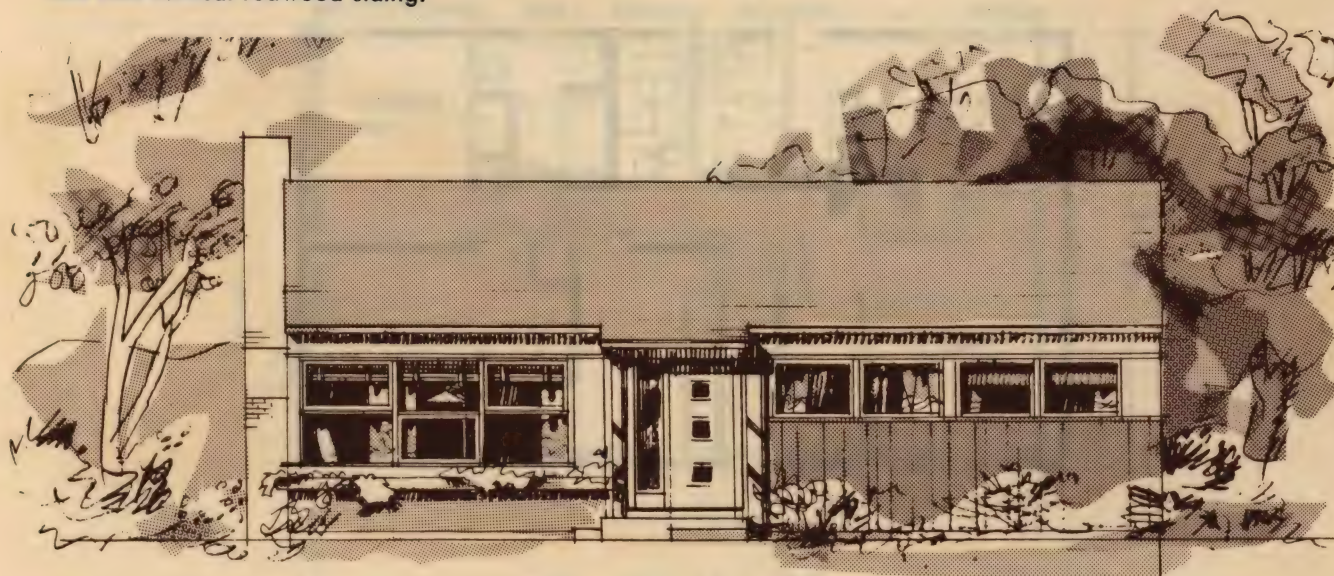


This compact 26 x 40 ranch again displays the L-shaped living-dining room with ample light and cross-ventilation. The three bedrooms are deep enough to provide extra space for furniture; the corner rooms have cross-ventilation. The 5 x 9 bath features a built-in washbasin along the window wall. The L-shaped kitchen counter is located back-to-back to the bathroom fixtures. There is sufficient space for breakfast table and four chairs in the kitchen. A fair-sized china closet is located over the stairs — handy to the dining table.

The living-dining area lends itself to the "Cathedral ceiling" with possible indirect illumination located above the large windows.

The exterior of this 1040 sq. ft. home displays awning type windows, plant box and vertical redwood siding.

**HOME**  
**1040-58**

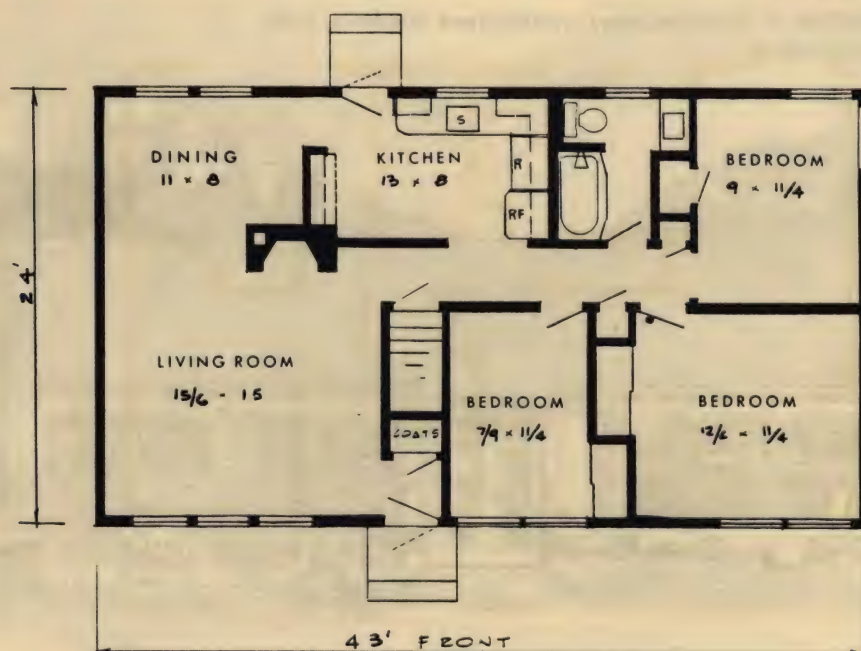






The attached porch makes this 24 x 43 ranch appear much larger than it really is. The feeling of space is further augmented by the large "window-wall" in the living room and a somewhat smaller glass wall in the dining room which is partially screened from the living room by the protruding fireplace. A china closet, accessible from both dining room and kitchen, separates these two spaces. The kitchen door doubles as terrace door. The living-dining area lends itself to "Cathedral ceiling" construction. There is a full basement under this 1032 sq. ft. house.

**HOME**  
**1032-68**

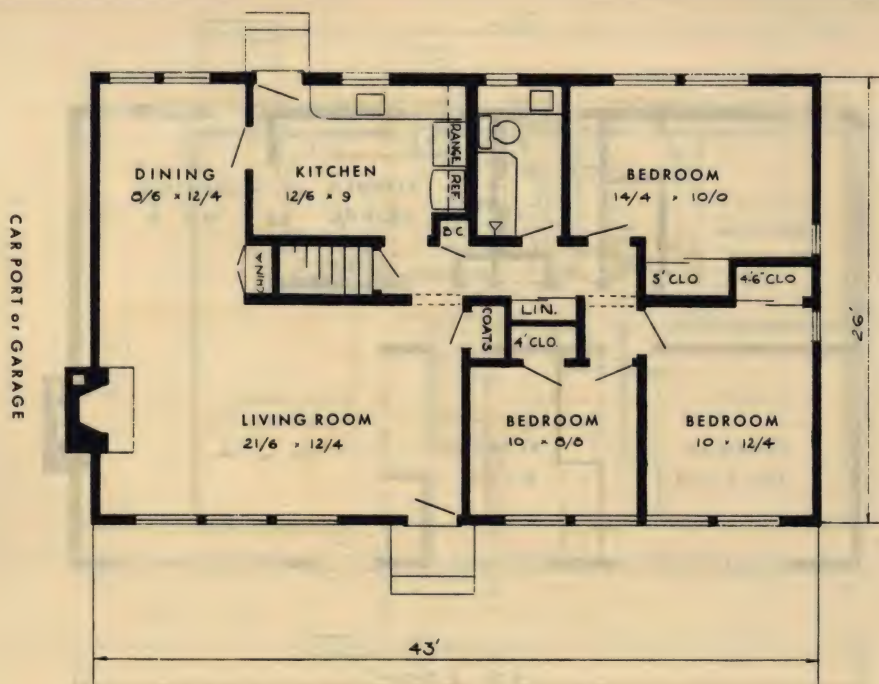




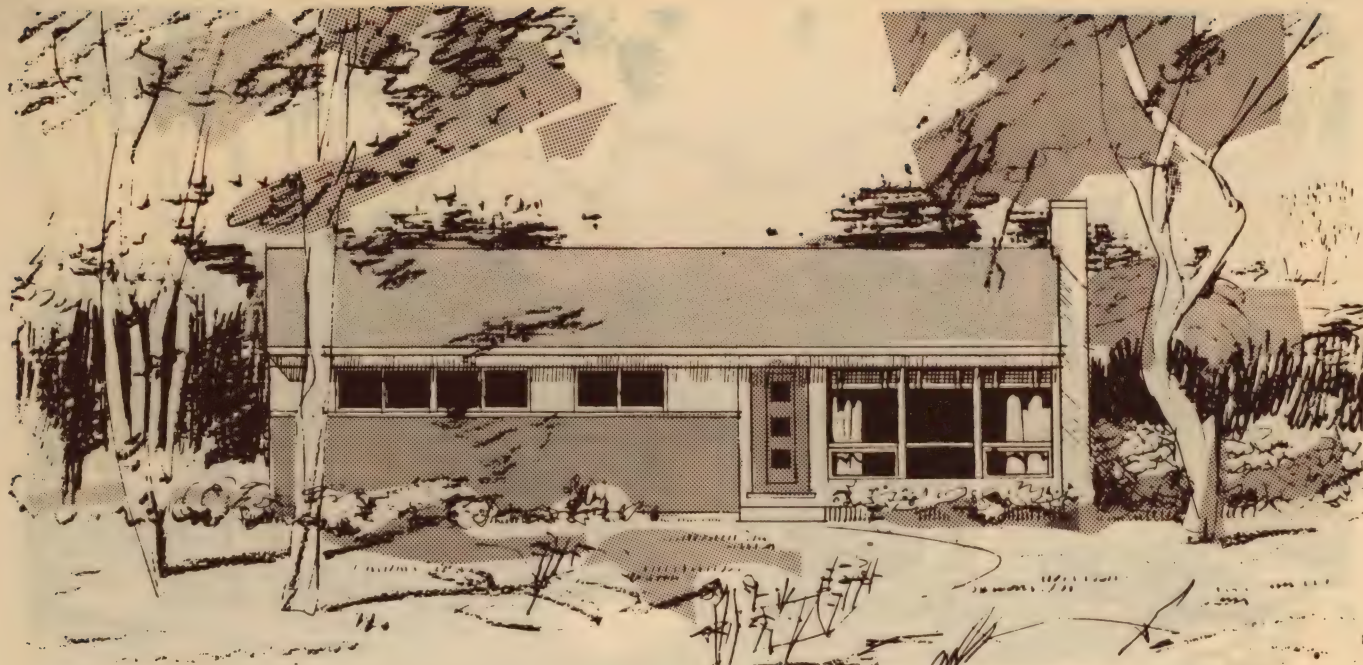


## HOME 1118-94

In this 1118 square foot three-bedroom ranch the L-shaped living-dining area is 25 feet deep and 21½ feet long. There is a triple-section floor-to-ceiling glass wall partially openable by outswinging sash. The 12½ x 9 kitchen offers a fair-sized space for breakfast setting located opposite the L-shaped kitchen counter. Again, there is the economical back-to-back plumbing, with the bathroom tub away from the window. The bedrooms have horizontal strip windows and the two corner rooms enjoy cross-ventilation. The low-pitched roof with its wide eave projection accentuates the horizontality of this 43 foot long house. A breezeway and garage may be added at the fireplace end of the house. There is a full basement under the 1118 sq. ft. house.



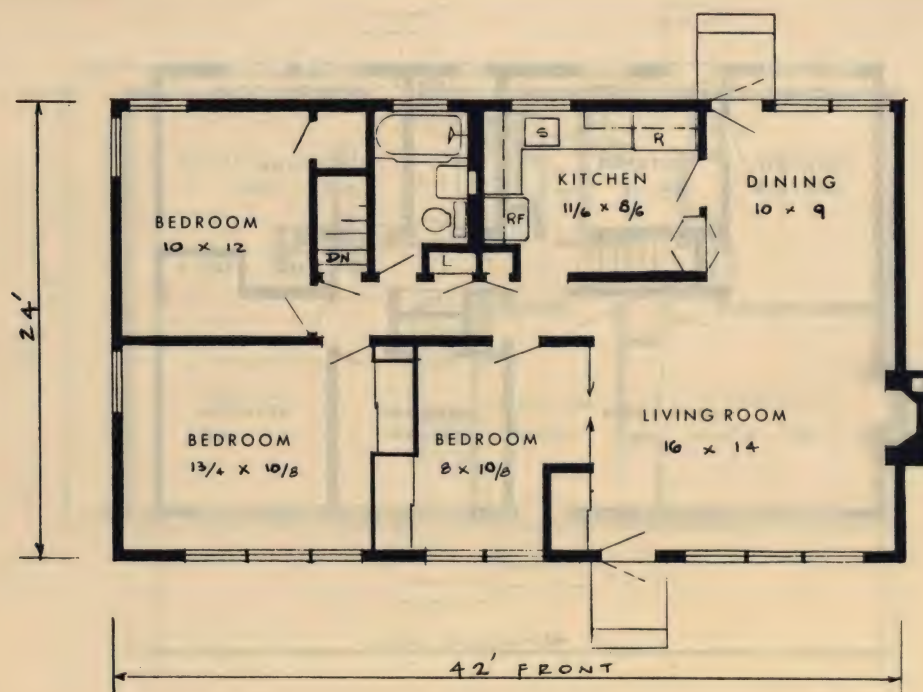




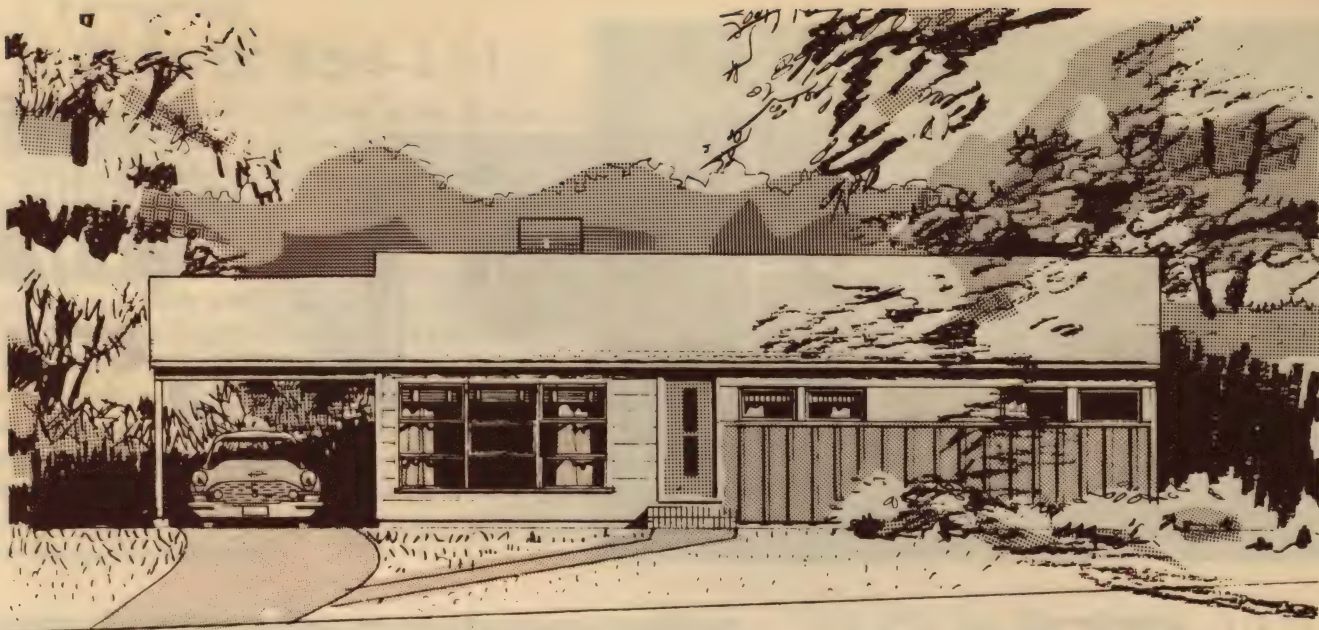
## HOME 1008-60

Among the appealing features of this compact and low-cost three-bedroom home are the spacious L-shaped living-dining area, the built-in china closet accessible both from the dining room and the breakfast alcove, the economical back-to-back plumbing, generous closets in each room and a folding partition between the living room and the third bedroom. The third bedroom may, therefore, be used as a study or office. The 5 to 12 roof pitch extends the eaves over the strip windows of the bedrooms and the floor-to-ceiling window wall of the living room.

The exterior of this house utilizes vertical V-joint redwood siding combined with waterproof plywood panels. The roofing is asphalt shingles.



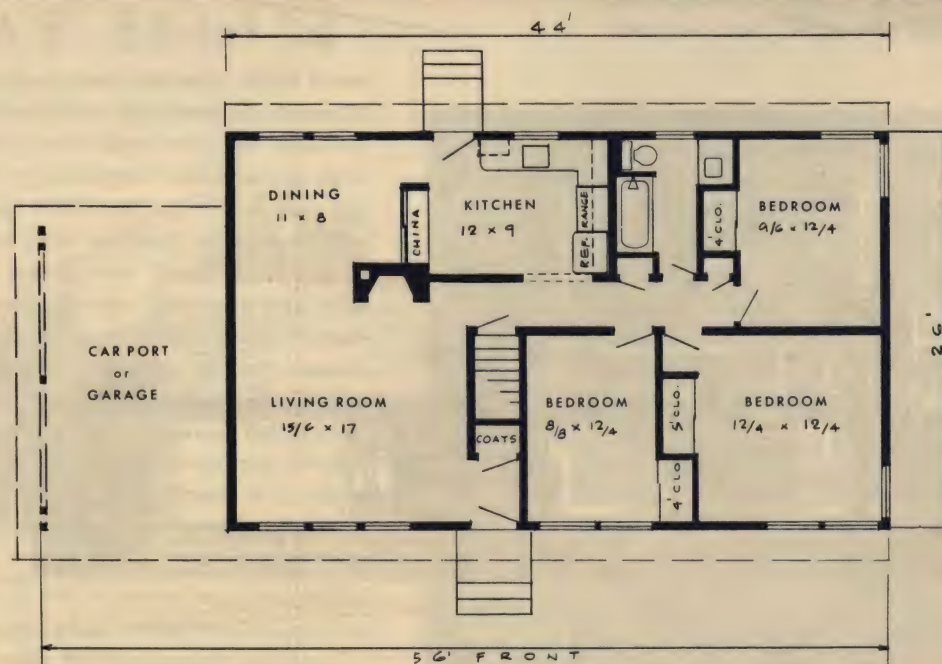




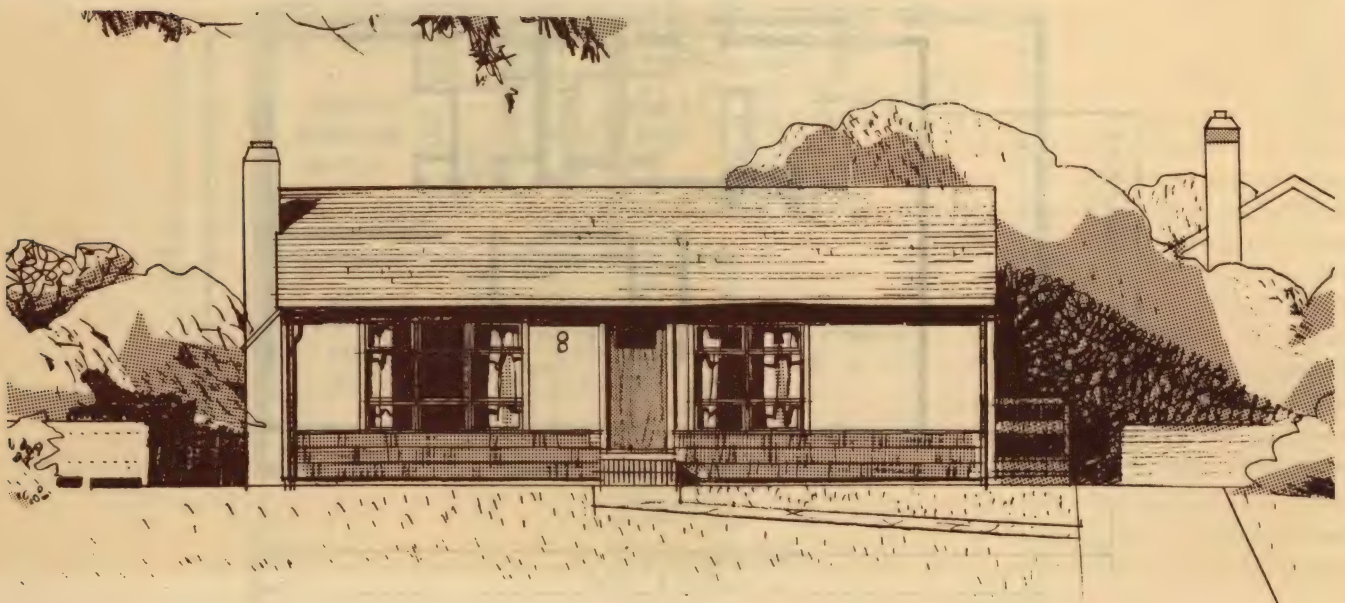
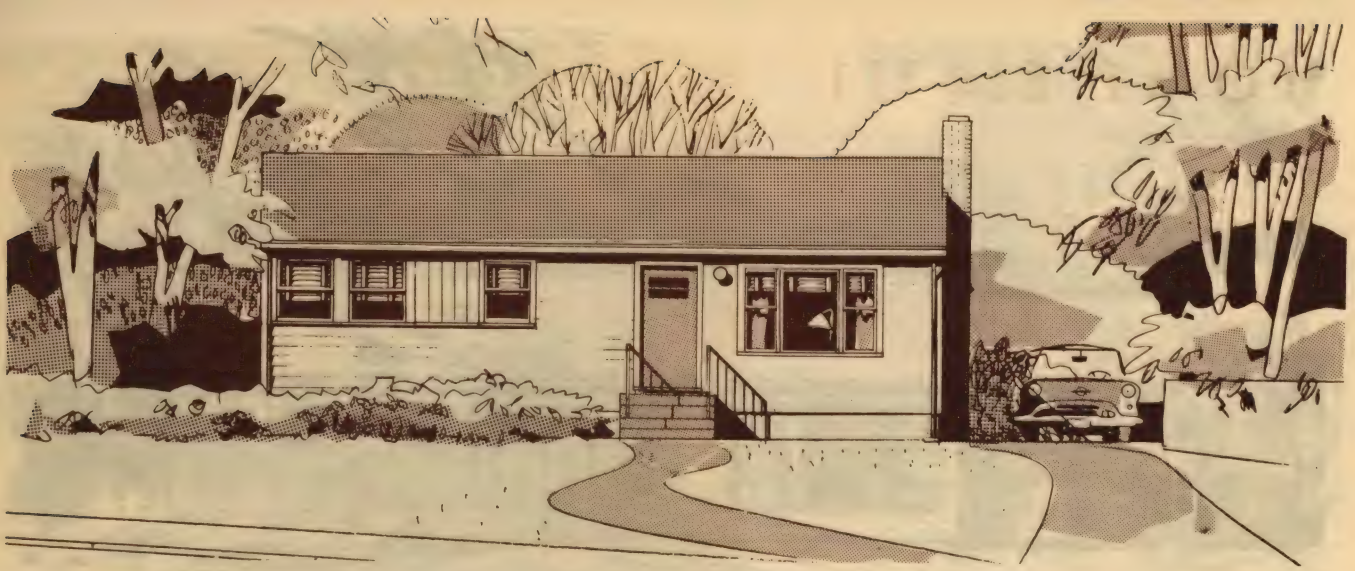
This 1144 square foot house is a slightly enlarged variety of home No. 1032-68 shown on page 38. Again, there is the large living-dining area with ample light and cross-ventilation. There is also the semi-freestanding fireplace which may be either the conventional type (shown here) or the more attractive, though costlier, corner fireplace.

The dining room and kitchen are separated by a china closet accessible from two sides. There is back-to-back plumbing, with the bath tub away from the window. The front of this house shows a window wall for the living room and two outswinging horizontal sash for each bedroom. Again, the corner bedrooms are designed for cross-ventilation. The horizontality of this 44 foot long home is underlined by the widely projecting eave, the car port and the horizontal strip of board-and-batten redwood under the bedroom windows.

## HOME 1144-93



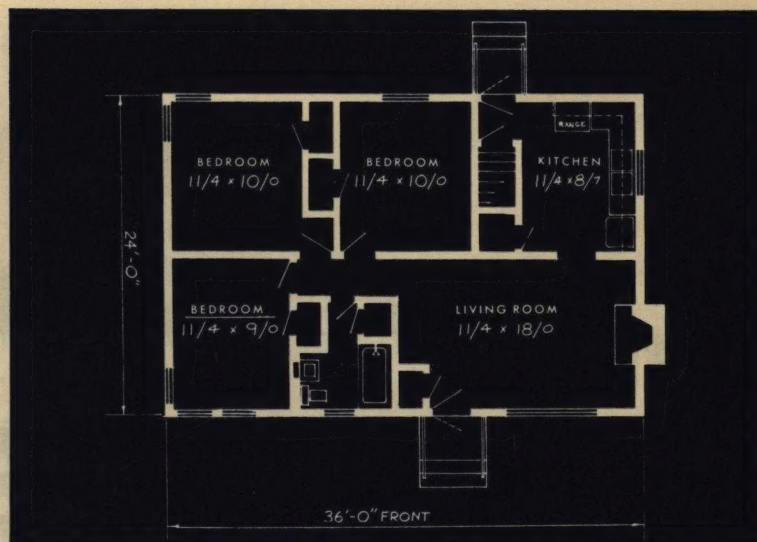






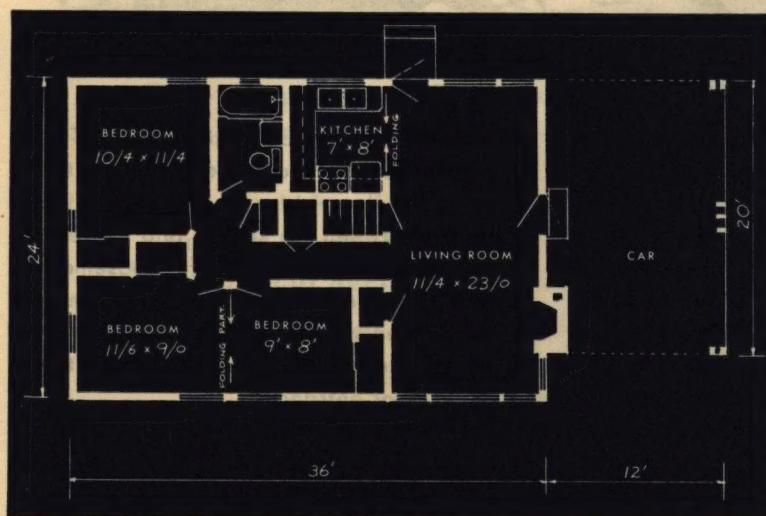
## HOME 864-111

Functional use of space is a feature of this 24 x 36 three-bedroom house. It has an enclosed kitchen with L-shaped counter, leaving space for a breakfast set along the stairway wall. There are spacious closets in each bedroom and additional closets in kitchen, living room, and bathroom. There is an 18 ft. long living room with a fireplace in the center of the end wall. The house depth of 24 ft. is designed for standard floor joists 12 ft. long resting over a central girder. The exterior may be finished with clapboard or shingles and the windows are of the conventional double-hung type. The 5 to 12 roof pitch has a slight eave. This 864 sq. ft. house has a full basement accessible from the kitchen and from the garden bulkhead.



## HOME 864-112

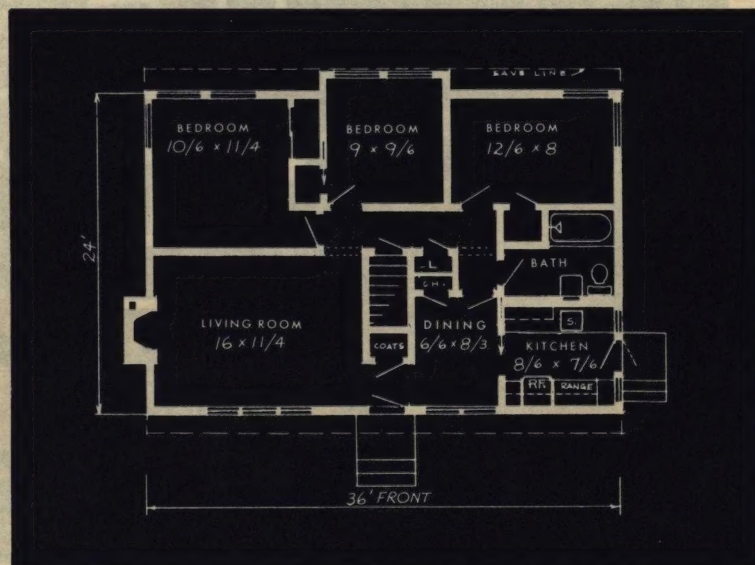
There is a similarity between this house and HOME 864-28 shown on page 8. One difference, however, is that here one enters the house from the carport. This door serves to divide the large room into two parts: the living part, centered around the fireplace and picture window, and the dining part on the garden side, handy to the kitchen and the terrace door. Another difference is the use of folding partitions. One such partition is used to close off the U-shaped kitchen from the 23 ft. long living-dining room. Another partition may divide the 20 ft. long playroom into two fairly sized bedrooms. The exterior shows waterproof plywood panels underlined with a long strip of shingles. The low-pitched roof has wide overhangs. The full basement under this house is accessible both from the bedroom corridor and from the garden bulkhead.



## HOME 864-114

This 24 x 36 three bedroom and bath ranch house is a variation of home 864-80 shown on pages 20 and 21. While the same floor area has been retained, two planning changes have been incorporated. One change is the different stair location which now forms a small vestibule between the living room and the dining area. The other change is the location of the bathroom fixtures in which the tub is set away from the window, but the economical back-to-back plumbing is still retained. A minor design change has been effected by the introduction of a sliding door between the kitchen and the dining area, a feature which may be preferred by many homemakers. There is a china closet in the dining room and a sizeable linen closet in the hall.

The horizontality of this house is emphasized by the low pitched roof, wide eaves, and the narrow band of shingles under the two picture windows.



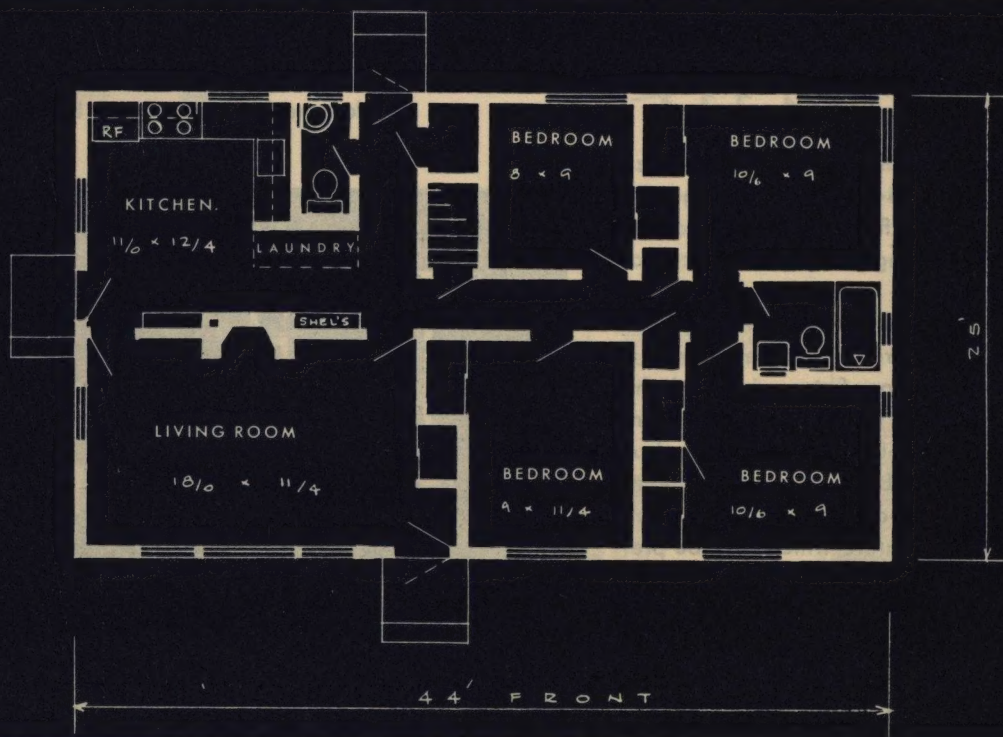




## HOME 1123-101

This home is designed for families who need four bedrooms and one and a half baths. In this compact house (only 1123 square feet), the 18-foot living room is accessible from a small entrance hall. The picture window in the living room is centered opposite the fireplace located against the kitchen wall. The half bath is planned near the service entrance, thus making it handy for children who may be playing in

the backyard. The advantage of back-to-back plumbing is increased by having the laundry equipment located nearby in the corridor between the kitchen and the service entrance. There is a full basement which, if the house is built on a slope, may receive plenty of daylight. A breezeway and a garage may be added at the kitchen door entrance.





# ABOUT THE BLUEPRINTS

Complete blueprint sets for each house shown in this volume may be obtained by filling out the order blank printed below and mailing it together with the check or money order to REALISTIC HOMES, POST OFFICE BOX 12, BOSTON 17, MASSACHUSETTS.

As a rule, five blueprint sets are needed: one for the builder, one for the building department, one for the bank, and two for the FHA or VA; however, it is better to have at least one extra set of blueprints on hand. If you intend to subcontract the various jobs yourself, you should have more sets in order to have several people bid at the same time and thus reduce the time of cost estimates.

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